The Bombay Gazette.

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THE BOMBAY GAZETTE.

TERMS OF SUBSCRIPTION.

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DOMESTIC OCCURRENCES.

The charge for notifying a Domestic Occurrence is One Rupee.

BOMBAY.

MARRIAGE.

MATHEW—MATHEW—November 1st, at the Fort Chapel, Bombay, by the Right Rev. Dr. Steins, Roman Catholic Bishop, assisted by the Rev. Charles Cooke, Francis Mathew, Esq., Chief [illegible] Engineer, B. B. and C. I. Railway, to Margaret, daughter of Charles Mathew, Esq., of Sirhann House, Cork.—No Cards sent.

BENGAL.

BIRTHS.

PLOWDEN—At Umballa, on the 18th October, the wife of Captain G. W. C. Plowden, H. M. 21st Hussars, of a son.

BAPTIST—At Calcutta, on the 23rd October, the wife of John Baptist, Esq., a pleader of the High Court of a daughter.

NORTH-WEST PROVINCES.

BIRTHS.

MATHEW—At Lucknow, on the 23rd instant, the wife of Assistant Surgeon Theobald Mathew, M. B., Bengal Establishment, of a daughter.

KEENE—At Mirzapore, on the 23rd October, the wife of the Revd. T. P. Keene, of a daughter.

BUCHANAN—At Saugor, Central Provinces, on the 21st instant, the wife of Lieutenant Colonel James Buchanan, Madras Cavalry, of a daughter.

TAYLOR—At Neemuch, on the 22nd October, the wife of Lieutenant Colonel James Mackinlop Taylor, H. M.'s 3rd Light Cavalry, of a son.

WHYTE—At Town Hall, Mussoorie, on the 18th instant, the wife of the Rev. C. A. L. Whyte, M. A., Chaplain of Shahjehanpore, of a daughter.

MARRIAGE.

COOKE—SERRELL—At Christ Church, Simla, on the 18th October, Mr. J. E. Cooke, to Emma Sophia, daughter of the late Assistant Surgeon J. H. Serrell, of the Bengal Army.

DEATH.

JAMES—At Abbottabad, on the 10th instant, in the 41st year of his age, Major Hugh Rees James, C.B., Commissioner of the Peshawur Division, eldest and sole surviving son of the late Honorable Hugo James, Barrister-at-law and Attorney General of Jamaica.

SHIPPING.

STEAM TO KURRACHEE.

THE British India Steam Navigation Company's (Limited) Screw Steam Ship GOVERNOR HIGGINSON, 750 tons, 160 H. P., Captain Atkinson, will be despatched to Kurrachee with Mails, Passengers and Cargo twelve hours after arrival of the English Mail.
W. NICOL & Co., Agents.

STEAM TO THE PERSIAN GULF.

THE British India Steam Navigation Company's (Limited) Screw Steam Ship EUPHRATES, 750 Tons, 140 H. P., Captain Day, will be despatched to the Persian Gulf, on the 10th November, touching at Kurrachee, Gundel, Muscat, Bunder Abbas, Bushire and Bussorah, also Linga if sufficient inducement offer.
W. NICOL & Co., Agents.

STEAM COMMUNICATION WITH THE MALABAR COAST, MADRAS, AND CALCUTTA.
(Touching at Colombo if sufficient inducement offer.)

THE British India Steam Navigation Company's (Limited) Screw Steam Ship BUSHIRE, [illegible] tons, 180 H. P., Captain Cameron, will be despatched [illegible] November, at noon, with Mails, Passengers, and [illegible] for Calcutta, touching at Vingorla, Carwar, Man[illegible] [illegible] Cochin, Tuticorin, Galle [illegible] Coconada, Viz[illegible] Bimlipatam.
W. NICOL & Co., Agents.

BOMBAY COAST AND RIVER STEAM NAVIGATION COMPANY (LIMITED.)

TRI-MONTHLY COMMUNICATION BETWEEN BOMBAY AND COCHIN.

TRI-MONTHLY COMMUNICATION BETWEEN COCHIN AND BOMBAY.

THE Bombay Coast and River Steam Navigation Company (Limited) will until further notice despatch Steamers to and from the Malabar Coast THREE TIMES A MONTH calling at the intermediate Ports. The Steamers are expected to arrive and depart on the following dates:—

MONTHLY DATES AND HOURS OF DEPARTURE.

	Dates.			A. M.	P. M.		Dates.			A. M.	P. M.
Bombay Dep. Apollo Bunder	10	20	30	...	6	Cochin Dep.	8	18	28	...	5
Rutnagherry	11	21	1	10		Beypore	9	19	29	9	...
Vingorla	11	21	1	...	8	Calicut	9	19	29	...	6
Goa	12	22	2	8		Tellicherry	10	20	30	8	
Carwar	12	22	2	...	4	Cannanore	10	20	30	...	6
Compteh	12	22	2	...	9	Mangalore	11	21	1	...	4
Mangalore	13	23	3	...	1	Compteh	12	22	2	10	
Cannanore	14	24	4	11		Carwar	12	22	2	...	5
Tellicherry	14	24	4	...	5	Goa	13	23	3	12	
Calicut	14	24	4	2		Vingorla	13	23	3	...	7
Beypore	15	25	5	6		Rutnagherry	14	24	4	10	...
Cochin Arr.	15	25	5	...	8	Apollo Bunder Bombay Arr.	14	24	4	...	12

STEAM FROM BOMBAY TO SURAT EVERY TUESDAY AND FRIDAY.

STEAM FROM SURAT TO BOMBAY EVERY TUESDAY AND FRIDAY.

ONE of the Company's Steamers will be despatched TWICE A WEEK to Surat and from Surat to Bombay as follows:—

DEPARTURE FROM BOMBAY TO SURAT.
EVERY TUESDAY AND FRIDAY, AT 6 P. M.
DEPARTURE FROM SURAT TO BOMBAY.
EVERY TUESDAY AND FRIDAY, AT HIGH-WATER.

WEEKLY STEAMER BETWEEN BOMBAY AND BHOWNUGGUR EVERY FRIDAY.

WEEKLY STEAMER BETWEEN BHOWNUGGUR AND BOMBAY EVERY MONDAY.

THE Company will also despatch a Steamer to and from Bhownuggur ONCE A WEEK, calling at the intermediate Ports. The Steamers are expected to arrive and depart as follows:—

	Weekdays.	A. M.	P. M.		Weekdays.	A. M.	P. M.
Bombay Dep.	Friday	...	4	Bhownuggur Dep.	Monday	12	...
Gogo	Saturday	...	7	Gogo	...	...	5
Bhownuggur Arr.	...	...	10	Bombay Arr.	Tuesday	...	10

For Passage, rates of Freight, &c., apply to the undersigned.
FULCHER, COOPER & Co., Managers.
7, Rampart Row, 11th October 1864.

FOR SURAT.

THE fast sailing Steamer VICTORIA, G. Ahmed, Commander, will sail for the above Port, THIS DAY, WEDNESDAY, the 2nd instant, at 1 P.M. positively.
For Freight and Passage apply to the Manager, at the Steamer's Office, Bazar Gate Street.

STEAM TO SURAT.

THE new and fast sailing Screw Steamer TAPTEE, Thos. Ellis, Commander, (recently arrived from England,) has very superior accommodation for First Class Passengers, and will be despatched for the above Port, on SATURDAY, the 5th instant.
For Freight of Goods, Specie, and Passengers, apply to the Manager, opposite to Karakhana's Lane, Bazar Gate Street, Fort.
Bombay, 2nd November 1864.

STEAM TO SURAT.

THE fast sailing, first class, Steam Ship MANCHESTER, George Shapcott, Commander, lately repaired extensively and efficiently in Her Majesty's Dockyard, under the supervision of Government officers, her engines being thoroughly repaired, and refitted with a new boiler, and having excellent accommodation for first class passengers, will leave for the above Port, TO-MORROW, THURSDAY, the 3rd inst. at 2 P.M.
For freight and passage apply at the Office, Bazar Gate Street, opposite to Kaka Pareckh.
DWARKADAS ODHOVJEE, Manager.
Bombay, 2nd November 1864.

FOR SURAT, GOGO, VARAVAL, MANGALORE, AND POREBUNDER.

THE well-known and fast sailing Steamer SIR J. B. CARNAC, T. VanWullen, Commander, will leave for the above Ports, on FRIDAY, 4th instant at 10 A. M.
It is requested that Passengers will not go on board without a shipping order from the office.
For Freight or Passage, apply at the Office, Bazar Gate Street, Fort.

NOTICE.—Consignees of Goods, per *Hartfell*, Houston, Master, from Liverpool, are requested to send all Boats for their Cargo without delay, otherwise the Goods will be landed by the Captain as they come to hand, at the expense and risk of the concerned.
Captain Houston will not be responsible for the condition of any Package after it leaves the Ship's Deck.
RITCHIE, STEUART & Co.,
Agents for the Captain.
Bombay, 3rd October 1864.

NOTICES.

NOTICE.—KURRACHEE PRESS COMPANY (LIMITED.)—Share Certificates for the above Company being now ready for issue it is requested that receipts for Calls be returned to the undersigned who will grant Certificates in exchange for the same.
FLEMING & Co., Secretaries and Treasurers.
Kurrachee, Macleod Road, 25th October 1864.

NOTICE TO DEALERS AND SHOPKEEPERS.
Merchandise shipped by Thos. Short, Junr. for the late firm of Hunt, Monnet & Co., Insolvents.

THE undersigned will have unpacked during the next week several cases of Felt and Tweed Hats, Boots & Shoes, Scotch Angolas, Broad Cloths, Stationery, and Cricketing Kit, being portion of the Merchandise imported for the late Firm of Hunt, Monnet & Co.
The property will be ready for inspection on MONDAY, the 7th November, in the upper floor of the Premises lately occupied by Messrs. Menesse and Co., and sold by Auction on Tuesday and following days, as announced by Messrs. Dinshaw Hormusjee & Co.
JAMES T. GOOD,
Attorney for Thos. Short, Junr.
Late Menesse & Co.'s Sale Rooms, Hummum Str., Fort.

LONDON AND BOMBAY BANK AND GENERAL FINANCIAL AND INSURANCE AGENCY CORPORATION (LIMITED.)—Notice is hereby given, that an extraordinary Meeting of Shareholders of the above Bank will be held at their Offices, No. 6, Apollo Street, Fort, on THURSDAY, the 3rd November, (proximo), at 12 o'clock A. M., for the purpose of receiving the Report of the Directors.
ALEX. McEWEN,
Chairman of the Committee of Directors in Bombay.
26th October 1864.

EASTERN FINANCIAL ASSOCIATION (LIMITED.)—Notice is hereby given, that the Second Call of (50) Fifty Rupees per Share is payable at the Office of the above Association on or before the 15th November, after which date and until further notice, interest at the rate of twelve per cent. per annum will be charged on all Calls remaining unpaid. Interest at the rate of seven per cent. per annum will be allowed on all sums paid before the 15th November.
ALLADINBHOY HABIBBHOY,
Chairman Board of Directors.

TO GEORGE C. M. BIRDWOOD, Esq., M.D., SHERIFF OF BOMBAY.

SIR,—We, the undersigned inhabitants of Bombay, hereby request you to be pleased to call a Meeting of the inhabitants of the Town and Island of Bombay, to be held at the Town Hall on WEDNESDAY the 2nd November next, at 4 P. M., for the purpose of devising means for alleviating the distress of the numerous sufferers by the late Hurricane at Calcutta and surrounding districts.—We have the honor to be, Sir, your most obedient servants,

(Signed)
A. C. Gumpert, Chairman, Chamber of Commerce.
A. Stewart, Deputy Chairman.
Michael H. Scott.
Andrew Grant.
A. C. Wallace.
A. F. Brice.
Gavin Steel.
R. McIlwraith.
James Blair.
Henry Brooke.
R. L. Tracey.
Robert Hannay.
H. Maxwell.
J. A. Forbes.
D. Robertson.
James Taylor.
Matthew Kane, M.D.
J. W. Barker.
W. K. Fletcher.
D. J. Kennelly.
Jas. Burgess.
Jugonnath Sunkersett.
Venayeckrow Jugonathjee.
Babajee Cassinath.
Cawasjee Sorabjee Patell.
J. W. Ward.
George Birdwood.
W. C. Coles.
J. W. Hyslop.
F. S. Arnott.
Rustomjee Jamsetjee Jeejeebhoy.
J. M. Maclean.
H. Coke.
E. A. Flinders.
Thomas Diver.
H. B. Macculloch.
R. B. Barton.
Francis Gell.
Edwin Pennell.
T. R. R. Davison.
R. T. Crossley.
H. B. Elsam.
Ardaseer Dossabhoy Hormusjee.
Heerjeebhoy Manockjee Rustomjee.
Byramjee Jeejeebhoy.
Nanabhoy Byramjee Jeejeebhoy.
Bhasker Soonderjee.
Keshowrao Bhaskerjee.
Sorabjee Jamsetjee Jeejeebhoy.
Nowrojee Ardaseer Dawur.
Francis W. Sedgwick
Robt. T. Price.
Nusserwanjee Jehangeerjee Wadia.
Chas. Macdonald.
H. Somerville.
W. F. Stearns.
Geo. A. Kittredge.
L. Mavrogordato.
J. R. P. Leggatt.
J. Macnee.
J. A. Shepherd.
J. T. Cuvillier.
Michl. R. de Quadros.
B. H. Cama.
R. Ahlers.
J. E. Grimm.
H. Simpson.
Arthur Huson.
Thos. Miller.
Jules Siegfried.
C. G. De Souza.
James Bevis.
Charles C. Benn.
J. Brodie.
W. Jackson.
W. Wilson.
P. Adams.
H. Moore.
Frac. Macwilliam.
Shoojawoodeen Tyabjee.
Montaliard.
J. Tallada.
John Smith.
Robt. J. Pringle.
Thos. R. Booth.
J. G. Young.
A. J. Hunter.
J. W. Young.
J. W. Oliver.
H. E. Lecke.
Robert Dundas.
Edw. Heycock.
S. P. Framjee.
Nowrojee Nanabhoy Framjee.
Bhaw Dajee.
Mungul dass Nathoobhoy.
Vishwanath Mandlick.
D. Byramjee.
Jeejeebhoy Jehangeer.
Nasserwanjee Ruttonjee Tata.
Dinshaw Bhickajee.
Dadabhoy Hormusjee.
Framjee Manockjee.
Muncherjee Dhunjeebhoy Davur
Framjee Bomanjee Settna.
Jamsetjee Jeejeebhoy.
Premabhoy Hemabhoy.
Premchund Roychund.
Cowasjee Jehangeer.
Dinshaw Manockjee.
Cowasjee Manockjee.
N. M. Wadia.
Culliandass Mohundass.
Limjee Manockjee.
Cursetjee Furdoonjee Paruck.
Wurjeewandass Madhowdass.
Nurrotumdass Madhowdas.
Jehangheer Gustadjee.
Ardaseer Hormusjee.
Atmaram Madhowjee.
Narrayan Dinnanath.
C. Tyabjee.
Venayeck Wassoodew.
Wassodew Pandoorung.
Pandoorung Dinnanathjee.
Heerjeebhoy Hormusjee Sett.
Hormusjee Cursetjee Dady.
Dossabhoy Framjee.
Dhunjeebhoy Cursetjee.
Candass Narrandass.
E. W. Ravenscroft.
Narayan Dajee.
Geo. Inverarity.
H. Mangles.
George Scott.
H. E. Jacomb.
P. N. Pochajee.
Cursetjee Nusserwanjee Cama.
Nowrojee Nanabhoy Framjee.
Bhugwandass Purshotumdass.
Nasserwanjee Manockjee.
Bomanjee Framjee Cama.
Framjee Nasserwanjee.
Kursondass Madhowdass.
Byramjee Nanabhoy Framjee.
A. B. Cursetjee Dady.
Goculdass Tejpall.
Eduljee Framjee.
Tarrachund Seetaram.
Cowasjee Pallonjee.
Dhurrumsey Poonjabhoy.
Sha Kessowjee Naik.
Sewjee Nensey.
Cassumbhoy Nathabhoy.
Guneshdass Krisnajee.
Bulvuntrow Bhicajee.
Jeseyram Krisunram.
Hujareemul Nurseydass.
Sewram Dolutram.
Swelall Moteelall.
D. F. Cama.
Jogeewundass Dulsookrai.
Tarrachund Ramchund.
Fazelbhoy Goolam Hoossein.
Tricumjee Luckmichund.
Govindjee Doongersey.
Javerchund Nurseydass.
Toolseydass Nurseydass.
Hothising Keesring.
E. Norodas.
Cullianjee Jutsewjee.
Oomedchund Hocumchund.

Bombay, 20th October 1864.

In compliance with the above Requisition I convene a public meeting of the Inhabitants of Bombay to be held in the Town Hall on WEDNESDAY, the 2nd November next, at 4 P.M.
GEORGE BIRDWOOD, Sheriff.
Bombay, Sheriff's Office, 25th October 1864.

NOTICES.

BOMBAY CONTRACT AND BUILDING COMPANY (LIMITED.)

CAPITAL SIX LACS OF RUPEES WITH POWER TO INCREASE.

THE Company is prepared to enter into Contracts for Buildings, extensive Earthworks, and Reclamations, or any other work connected with the profession of Engineers or Contractors either for Government, Public Companies, or individuals.
Plans, Specifications and Estimates drawn out if required.
By Order,
A. CUMMING, Secretary.

NOTICE.—The undersigned have this day established themselves as Merchants and Agents at this place under the style and firm of FRAMJEE BOMANJEE CAMA & Co.
FRAMJEE BOMANJEE CAMA.
RUSTOMJEE JAMSETJEE ERANY.
MUNCHERJEE EDULJEE MORRIS.
BANAJEE HORMUSJEE BANAJEE.
Office, No. 4, Hornby Row, Bombay, 31st October 1864.

PROST KOHLER & Co., SYDNEY, MELBOURNE and AUSTRALIA, COMMISSION AGENTS AND MERCHANTS.—Are now prepared to execute orders for the purchase and shipment of Australian Gold, on Indian account.
London References.—Agra and Masterman's Bank.
Oriental Bank Corporation.
Messrs. Finlay, Hodgson & Co.

THE BRUNTON'S PATENT PRESS COMPANY, CALCUTTA, (LIMITED).—NOTICE.—Scrip Certificates are ready for delivery on presentation of Banker's Receipt for First Call. C. J. ROBINSON & Co.,
Secretaries and Treasurers, Madras Board.
Madras, 29th September 1864.

THE BRUNTON'S PATENT PRESS COMPANY, MADRAS, (LIMITED.)—NOTICE.—Share Certificates are now ready for issue, and will be delivered to Shareholders on presentation of Scrip Certificates and Banker's Receipt for Second Call.
C. J. ROBINSON & Co.,
Secretaries and Treasurers.
Madras, 29th September 1864.

THORNHILL & Co., WATCHMAKERS, are constantly renewing their Stock of Gold and Silver Watches by McCabe, Thornhill Brothers, John Jones, and other eminent makers. Gold and Silver Genevas, also English and Foreign Clocks, in great variety.
Medow Street, Bombay. Established 1850.

NOTICE.—Consequent on the increase of Wages and Fuel, the rate for ICE is raised from NINE PIES to ONE ANNA per pound.
T. J. STOCKBRIDGE,
Manager, Patent Ice Company.
Girgaum, 1st October 1864.

PROFESSOR EMILIO USIGLIO, Honorary Member of the Academy of Music and Fine Arts at Florence, Rome, &c. &c. &c., begs to inform the Public that he is prepared to give lessons on the Pianoforte and in Singing. Address, Professor E. Usiglio, care of Mr. F. BORSINI, 38, Medow Street, Fort.

MISS AMALIA JACKSON, Prima Donna Assoluta of the Italian Opera, wishes to give Lessons in Singing and on the Pianoforte to the Ladies of Bombay.
Miss JACKSON was a pupil at the Conservatoire of Paris, of the great professors Herold, Auber, and Halevy. At her debut in the Imperial Theatre of Rio di Janeiro she was received with enthusiasm, and similar honours have been paid her at La Fenice in Venice and Carlo Felice in Genoa.
For information as to terms apply by letter to Miss JACKSON, Adelphi Hotel, Byculla.

FORT PRESS COMPANY (LIMITED.)—Notice is hereby given, that a Call of Rs. 250 on new issue of quarter Shares, is payable at the Office of the Secretaries, Bruce Lane, No. 1, on or before the 15th November, after which date, interest will be charged on all unpaid Calls at the rate of 9 per cent. per annum.
It is requested that the Shareholders should produce their Share Certificates, when applying for the new quarter Share. By order of the Board of Directors,
EWART, LATHAM & Co.,
Bombay, 17th October. Secretaries and Treasurers.

FORT PRESS COMPANY (LIMITED).—Notice is hereby given, that the Property of the above Company, situated in Armenian Lane, Fort, and measuring about 3,735 square yards, will be sold by Auction on MONDAY, the 21st November 1864, at 12 o'clock noon. The plan and conditions of sale will lie for inspection at the Secretaries' Office, on and after the 9th November.
By order of the Directors,
EWART, LATHAM & Co.,
Bombay, 24th Oct. 1864. Secretaries and Treasurers.

BOMBAY CONTRACT AND BUILDING COMPANY (LIMITED.)
FORFEITURE OF SHARES.

THE holders of those shares on which the Second and Third calls have not been paid, are hereby informed, that if the above Calls of 50 Rs. each, together with the interest accruing thereon, are not paid before the 10th November 1864 into the Chartered Bank of India, Australia and China, they will be liable to forfeiture.
By order of the Directors,
21st October 1864. A. CUMMING, Secretary.

ALLIANCE FINANCIAL CORPORATION (LIMITED).—Notice is hereby given, that the time for signing the Articles of Association is extended from the 21st to the 25th instant. All communications to be addressed to the undersigned.
WILLIAM WILSON, Secretary.
Bombay, 21st October 1864.

EAST INDIA BANK.—A Special General Meeting of the Shareholders will be held at the Offices of the Bank on FRIDAY, the 4th November, at 3 P. M., to confirm the Resolution passed at the Ordinary General Meeting held on the 19th September, viz.:—
"That the number of Directors be increased from five to eight."
By order of the Board,
W. C. CURRIE, Acting Manager.
Bombay, 22nd October 1864.

THE EAST INDIAN UNDERWRITERS ASSOCIATION.—NOTICE.—The Share Certificates for this Association are now ready for issue, and it is requested that the receipts, granted for the amounts deposited on the formation of the Company, be sent to the undersigned to be exchanged for the Share Certificates.
FULCHER, COOPER & Co.
Secretaries and Treasurers.
Bombay, 17th October 1864.

THE IMPERIAL BANKING AND TRADING COMPANY.
ધી ઇંમપીરીઅલ બેંકીંગ એંડ ટરેડીંગ કંપની.

SHARE-CERTIFICATES of this Company, in Exchange for Receipts for payments of First and Second Calls, will be issued on application.
By order of the Board of Directors,
JEHANGHIR RUSTOMJEE MODY, Secretary.
Bombay, 21st October 1864.

THE EASTERN FINANCIAL ASSOCIATION.—SUBSCRIBED CAPITAL Rs. 10,000,000. The Association is prepared to receive Deposits for fixed periods on terms to be agreed upon; to make advances on approved Securities to effect the purchase and sale of Stock, Shares and Debentures, and to conduct financial business generally.
All communications to be addressed to the Manager at the Office of the Association.
Bombay, 3rd October 1864.

TO BUILDERS, CONTRACTORS, PUBLIC COMPANIES, AND OTHERS.—Extensive Workshops having recently been established by us under European Superintendence for the supply of Sawn Timber, Scantlings, Planking, Reapers, Doors, Windows, and every description of Carpentry in Teak, Angelly, white Cedar, Benteak or any other Wood.
Orders will be received from this date.
For estimates and other particulars apply to
ALEX. C. BRICE & Co.
Cochin, Malabar Coast, 1st August 1864.

NOTICE IS HEREBY GIVEN, that persons desirous of undertaking a contract for cutting and conveying Timbers, as per margin, from the Dang Forests to the Government Timber Depot at Bulsar, are requested to send their applications to this office at Bulsar or Surat, on or before the 20th proximo, also stating the rate per Candy at which they are willing to supply the said Timbers, &c.

Teak or Sag, Blackwood or Seasum, Ain or Sadra, Huledvan and Tunnuch.

For further particulars apply to the undersigned.
H. BARRETT,
Assist. Conservator of Forests in Surat and Northern Collectorates.
Assistant Conservator's Office, Surat, 18th Oct. 1864.

A NEW BILLIARD ROOM.—MR. LOW begs to inform the public of Bombay, that he has opened a first Class Billiard Room, at No. 10, Marine Street, opposite W. Nicol & Co.'s Office, with two first-class New Marble Tables, with Thurston's Patent Cushions in a nice cool Room, where Gentlemen can have a quiet game free from all interruption.—Daily papers on the Table.

MATHERAN.—CLARENDON HOTEL.—The Proprietor begs to call the attention of Visitors to Matheran that he will open the above Hotel on the 10th October next, when he will be prepared to accommodate Ladies and Gentlemen (or their families) and supply them with first-class articles of every description, at a moderate price.
J. S. M. DE SOUZA, Proprietor.

OVERALL SON AND CO., EXPORT FISH AND PRESERVED PROVISION MERCHANTS, 102, LOWER THAMES STREET, LONDON.—Every description of Cured and Preserved Fish and Provisions for the Indian and Colonial markets. Price lists forwarded (or samples, [illegible]) to any part of the world.

FIRST PUBLIC PERFORMANCE
OF THE ITALIAN OPERA COMPANY
WILL TAKE PLACE AT THE
GRANT ROAD THEATRE
ON WEDNESDAY, THE [illegible] NOVEMBER.
OPERA [illegible]
Miss Amalia Jackson [illegible]
Signor Enrico Giusti [illegible]
Madame A. Mazucco Corti [illegible]
Signor Ettore Corti [illegible]
Dress Circle [illegible]
Stalls [illegible]
Gallery [illegible]
Tickets to be had [illegible]
Theatre.

NOTICES.

DEPOSITS received by the Financial Association of India and China (Limited) for
4 months' certain at 5 per cent.
6 ,, ,, at 7 ,,
12 ,, ,, at 8 ,,
When Money is deposited for a period of twelve months or more, the Interest will be payable at the option of the Depositor half-yearly.

TO CAPTAINS OF VESSELS AND THE PUBLIC.—For Ship Biscuits, Flour, Bread, Grinding of Corn, &c. apply at the Steam Bakery, Grant Road, near the Theatre.

WANTED IMMEDIATELY.—A PORTUGUESE LEDGER CLERK. Apply to TREACHER & Co., (Limited.)
24th October 1864.

WANTED.—An experienced Native CLERK, of Works for Buildings about to be constructed at Ahmedabad. Salary Rs. 100 per month. Apply to Mr. HASTINGS, Civil Engineer, 15, Rampart Row.
29th Oct. 1864.

WANTED IMMEDIATELY A SCHOOL-MASTER to take charge of an English Boys' School at Egatpoora on the G. I. P. Railway. Stipend not less than (100) Rs. monthly, with House or Tent. Applications with testimonials to be sent to the Rev. C. D. DU PORT, Secretary S. P. G., Esplanade.
Bombay, 28th October 1864.

NOTICE.—Applications are invited from persons qualified to fill the situation of HEAD CLERK in the Office of the Chief Engineer in Sind. Salary Rupees 175, with Batta Rupees 105 per mensem when in the Districts.
Replies will not be sent, or testimonials returned, unless stamps are enclosed with the Applications.
Address, "The Assistant to the Chief Engineer in Sind."

MESSRS. HOWARD, SEVESTRE & Co., PRACTICAL, CONSULTING, and GENERAL ENGINEERING AGENTS.—Estimates given and plans made for Steam Engines, Brick Making, and Agricultural Machinery, Tools and every description of Gearing, Cotton Gins, &c. &c.
Apply either at the Fort Press Company's Works or at the Akbar Press Company's Works, Carnac Bunder.

THE following Passages are required:—
FROM BOMBAY TO THE CAPE OF GOOD HOPE.
For (3) three time-expired Men of Her Majesty's Military Service.
FROM BOMBAY TO SINGAPORE.
For (7) seven time-expired Convicts.
By order of the Superintendent of Marine,
GEO. INGLE, Secretary.
Superintendent's Office, Bombay, 14th Sept. 1864.

INDIAN CARRYING COMPANY (LIMITED).—NOTICE.—Mr. Bhaskarao Balchrushnajee was appointed Acting Traffic Agent for this Company in Bombay on the 27th instant, on which day Mr. Charles R. Bedford ceased to be Agent.
SAMUEL BATES, Manager.
Bombay, 29th October 1864.

BONA-FIDE MONEY DISTRIBUTION.—The New Grand Austrian Prize Distribution and the Frankfort Lottery combined
Capital, 131,207,100 Florins.
Four Drawings annually, viz: 2nd of January, 1st of April, 1st of July, and 1st of October. The next Drawing will take place on the
2ND OF JANUARY, 1865,
When Prizes of £20,000, £10,000, £5,000, &c. down to £12 Sterling, may be gained.
The Price of One Share is TWO POUNDS Sterling.
Six Shares for ... £10 | Thirty-four for ... £50
Thirteen for ... £20 | Seventy for ... £100
Remittances (Cheques, Bills on London, or Rupee Notes) and applications to be made to
H. R. GOEBEL & Co.,
Bankers and Chief Agents,
Frankfort-on-the-Maine.
N. B.—Letters addressed to the care of Messrs. GOEBEL & Co., 48, Cornhill, London, will be duly attended to; Orders received too late will be executed for the next Quarterly Drawing.

FOR SALE.

GRAM, Ferozepore, in quarter Candy Bags, at Rs. 32 per Candy. *Cash.* "X," Gazette Office.

COKE.—The undersigned have for sale about 450 Tons Brancepeth Coke, in lots to suit purchasers.
1st October. NASMYTH & Co.

FOR SALE.—Founts of Small Pica, Long Primer, Bourgeois, Brevier, and Minion Type, in good condition, suitable either for a Newspaper or Book-work. Also a quantity of old Type, for remelting. Apply to the Manager *Bombay Gazette.*

J. ELLWOOD AND SONS, LONDON.—For really good, latest fashioned, largely assorted, and moderately priced HATS, for Ladies, Gentlemen, Boys and Girls, please call at
ESPERANCE & HANNAH.
N. B.—HATS RELINED and CLEANED.

BOOTS AND SHOES.—Ladies', Gentlemen's, Boys, and Girl's 5 to 14 years of age.
A large and varied assortment of Plain, Patent, Levant, Canvas, Satin, Cashmere, Marcella, Bronze Kid, Moire Antique &c. for House, Carriage, and Out-door Enameled Hide and Calf Wellington and Napoleon Boots.
Plated, Steel and Brass Spurs with Patent Boxes.
ESPERANCE & HANNAH.

FOR SALE AT THE METAL MART, BOREE BUNDER.—Arch Fire Brick, Common Fire Brick, and Fire Clay, ex *City of Dublin*, Galvanised Corrugated Iron and Fixings, Engineers' and Contractors' Tools, Ornamental Cast Iron Guttering, and Rain Water Pipes. Price Lists forwarded on application to
FLETCHER AND MITCHELL.

FOR SALE AT THE BIBLE SOCIETY'S DEPOSITORY, Verge of the Esplanade, Dhobee Talao, BIBLES and TESTAMENTS, in English, Marathi, Hindustani, Gujerathi, Persian, Portuguese, French, and nearly fifty other languages, principally Eastern and European.
Marathi Bible, Royal 12mo, 1 Rupee.
Marathi New Testament, new edition, 6 annas per copy. Hindustani New Testament, new edition 1 Rupee.
Parsi-Gujerati New Testament, price 6 annas.

FOR SALE.—Received a small consignment of fresh Jewellery by the last Overland Mail, such as Albert Neck Chains, Albert Guards, Lockets, of the finest pattern and of good Gold, and also set with Diamonds, Lady's and Gentlemen's Rings set with Diamonds, Rubies, Emeralds, Pearls, and various kinds of Stones, and the Masonic Rings, set with Diamonds and Rubies, with the reduced prices for quicker sale.
A few pieces of the best double breadth Cashmere Cloth, suitable for the Gentlemen's light suit, and also selected Colours for the native gentlemen's Coats. Price Rs. 3 per yard.
A quantity of the finest Brandy, by Pinet Castillon. Rs. 28 per dozen.
Do. do. do. by Queen Martin, first quality, Rs. 29 per dozen.
A quantity of second quality Brandy. Rs. 11 per dozen.

TO BE LET.—A Godown, in Oak Lane. Apply to
BAZUNJEE BOMANJEE,
No. 8, Hummum Street.

MR. J. NEUBERG, in announcing to his Constituents and the Public his return to this country by last Overland Steamer, has much pleasure in intimating that he has resumed business, at his former premises, at Byculla, as General Importer of English and Foreign Goods. Thankful for the kind patronage he has hitherto enjoyed, he solicits a continuance of the confidence reposed in him.
Mr. N. hopes by the constant importation from the different countries of Europe of articles of the best quality, including the latest improvements and inventions, to meet the tastes and requirements of the public. He expects shortly, per *Windsor Castle*, *Fair Leader*, *Walmer Castle*, and *Salamanca* a great variety of Goods selected personally by himself for this market while in Europe.
Mr. N. undertakes the execution of commissions for England, France, and Germany.
He has on hand at present a few very superior Oakwood Harmoniums, Wall Shades, in great variety, and an extensive stock of Europe Goglets, of new finish.
Mr. N.'s rule will be to charge the lowest prices for his goods compatible with a moderate profit to himself in order to ensure quick sales.
TERMS—*Cash.*

TO BOOK-BINDERS.
A Paper Cutting Machine and a Rolling Machine. Apply to MR. J. NEUBERG, Byculla.

HOUSES, &c., TO LET.

TO LET.—TWO LARGE GODOWNS in Lower Colaba, lately occupied by JEWRAZ BALLOO. Apply to SORABJEE JAMSETJEE JEEJEEBHOY.

TO LET.—The first floor of one of the best lighted and airiest houses in Rampart Row, admirably adapted for a Bank. Apply to Messrs. THACKER, VINING & Co.

TO BE LET, with immediate entrance, the Ground Floor of the House No. 4, Hornby Row, lately vacated by the Municipal Commissioners, suitable for Offices or Godowns. Apply to Mr. H. M. RUSTOMJEE, on First Floor. Rent moderate.
Bombay, 20th October 1864.

THE COLONIAL LIFE ASSURANCE COMPANY.—Established 1846. Incorporated by Act of Parliament.
[illegible] Head Office, [illegible] Street.
London, 3, Pall Mall, East.
[illegible]

THE FINANCIAL ASSOCIATION OF INDIA AND CHINA (LIMITED.)
Subscribed Capital, Rs. 1,20,00,000.
BOARD OF DIRECTORS.
Andrew Grant, Esq., *Chairman.*
A. F. Wallace, Esq. | J. A. Forbes, Esq.
John L. Scott, Esq. | Cowasjee Jehangier, Esq.
S. L. Acland, Esq. | R. D. Sassoon, Esq.
A. Mackintosh, Esq.—*Manager.*
Bankers.—The Bank of Bombay.

THE Association will make advances repayable with Interest at fixed terms or by instalments upon the security—
1st. Of Landed Estate, first Class House property, and real property of all descriptions and tenures;
2nd. Of Rates, Dues, Assessments, &c., imposed under sufficient legal authority;
3rd. Of Government Stocks, Railway Debentures, Shares of Public Companies, &c.
The Association effects the purchase and sale of Stocks and Shares on Commission on behalf of residents in Bombay, up country, or in England, and undertakes the safe custody of Government Paper, Scrip, and Share Certificates &c., drawing the Pay, Interest or Dividends accruing thereon.
Deposits received for fixed periods. Present rates—
For 4 months .... 5 per cent. per annum.
,, 6 ,, ... 7 ,,
,, 12 ,, ... 8 ,,
And for other and longer periods as may be agreed on.
Bank and other first-class Paper discounted and advances made on Shares. The present rates are:—
For 1 month ....6 per cent.
,, 2 months..................8 ,,
And for other periods as may be agreed on.
Office hours..............10 A. M. to 4 P. M.
Saturdays ....10 A. M. to 1 P. M.
All communications to be addressed to the Secretary.
By order,
JOHN SMITH, Secretary.
Bombay, 19th August 1864.

NOTICES.

THORNHILL & Co., Opticians, Engravers, &c.
Medow Street, Bombay. Established 1850.

THORNHILL & Co., JEWELLERS, receive by each Mail Steamer from their London House the most fashionable additions to their Stock of Jewellery. Articles in Indian Gold made to order.
Medow Street, Bombay. Established 1850.

BOMBAY PRESIDENCY BANK (LIMITED.)—In pursuance of the Resolution passed at the General Meeting, August 9th, and confirmed at the Special General Meeting on 10th instant, Notice is hereby given, that Interest at the rate of 12 per cent. per annum will, until further notice, be charged on all Second Calls remaining unpaid after the 15th instant.
By order of the Board of Directors,
ROBERT J. PRINGLE, Manager.
40, Medows Street, 19th Sept. 1864.

THE BOMBAY PRESIDENCY BANK (LIMITED.) Notice is hereby given, that the third Call of fifty Rupees (Rs. 50) per Share is payable at the Offices of the Bank, on or before the 22nd instant, after which date, and until further notice, interest at the rate of twelve per cent. per annum, will be charged on all Calls remaining unpaid. By order of the Board of Directors,
ROBERT J. PRINGLE, Manager.
No. 40, Meadow Street, 17th Sept. 1864.

THE BOMBAY CITY BANK (LIMITED).—SECOND CALL.—Notice is hereby given, that a Second Call of Fifty Rupees (Rs. 50) per Share is payable at the Offices of the Bank, No. 2, Church Gate Street, on or before the 21st instant, after which date Interest will be charged on all unpaid Calls at the rate of 9 per cent. per annum.
For the Board of Directors,
Bombay, 1st Sept., 1864. R. AHLERS, Chairman.

THE BOMBAY CITY BANK (LIMITED).—SECOND CALL.—From this date and until further notice, Interest at the rate of 12 per cent. per annum will be charged upon all unpaid Calls.
All Shares upon which the Second Call may not have been paid by the 21st October, proximo, will become liable to forfeiture.
By order of the Board,
T. R. R. DAVISON, Manager.
Bombay, 30th September 1864.

THE BOMBAY CITY BANK (LIMITED).—FORFEITURE OF SHARES.—Notice is hereby given, that all Shares in the above Bank upon which the Second Call with arrears of interest may not have been paid at the Offices of the Bank, No. 2, Church Gate Street, on or before SATURDAY, the 5th November 1864, will be absolutely forfeited for the benefit of the Bank in conformity with Act XIX. of 1857 of the Legislative Council of India, and with the Articles of Association of the Bank.
By order of the Board of Directors,
21st October 1864. T. R. R. DAVISON, Manager.

MOURNING! MOURNING!! MOURNING!!!—The undersigned have just received a choice selection of Ebonite Goods direct from Silver and Co., consisting of Bracelets, Necklets, Alberts, Watch Chains, Dressing and Pocket Combs, Drinking Mugs, and Toothpicks. The Ebonite has been found to far surpass the Jet, on account of its elasticity, durability, and lightness, and its not being at all brittle.
HEARSON, COULSON & Co.

EAST INDIA BANK.—Notice is hereby given, that a Third Call of Rs. 100 per Share has this day been made, and that the same will be payable at the Offices of the Bank on the 21st October, after which date interest at the rate of 12 per cent. per annum will be charged on all Calls unpaid.
By order of the Board,
W. C. CURRIE, Acting Manager.
Bombay, 27th September 1864.

THE EAST INDIA FINANCIAL ASSOCIATION (LIMITED).—CAPITAL, £1,000,000 IN 20,000 SHARES.—Messrs. LECKIE & Co. having been appointed Agents in Bombay for the abovenamed Company which has been established in England, hereby give notice, that they are prepared at once to transact the following business:—
To receive money on loan or deposit, to advance money on the security of Land or Houses, &c., already built or in course of erection, for the improvement, or cultivation of Land, to Contractors for public and private Works; and on Shares, Stocks, and Securities.
Further particulars may be obtained from the above named firm.
25th June 1864.

REWARD OF RUPEES FIVE THOUSAND.

WHEREAS it appears, that delays and stoppages frequently occur in the transmission of Messages by Electric Telegraph in India, and in particular between Galle and Bombay after the arrival at the former Port of the English Mail Steamer; and such delays can only be accounted for on the supposition that they are the result of fraud; the Bombay Chamber of Commerce hereby offers a reward of RUPEES FIVE THOUSAND to any one who will come forward and give such information as shall lead to the apprehension and conviction of the guilty parties.
A. C. GUMPERT, Chairman.
JAMES TAYLOR, Secretary.
Bombay, Chamber of Commerce, 24th October 1864.

NOTICE.—On and after the 1st October next, the Fares for Transit through Egypt will be reduced to the undernoted rates:—
1st Class Passengers.................. £2 10s.
2nd do. do. and Servants } .... ,, 1 5s.
Children over 10 years of age to be considered as Adults.
Children between 3 and 10, to be charged half the above rates.
Children under 3 years, free.
Under these altered rates Passengers will have to pay for all refreshments supplied during the journey through Egypt; and the amount of Baggage allowed to them, free of charge, will be—
1st Class Passengers .... 80 lbs.
2nd do. do. .... 50 ,,
Children paying half fare to be allowed half the above weights.
Extra Baggage will be charged for at the rate of 18s. 6d. per cwt., and all charges on this account will be collected, as hitherto, on board the Steamers.
The allowance of Baggage on board the Steamers will be 3 cwt., as heretofore.
The above arrangements will first take effect with Passengers leaving Bombay by the Steamer of 29th September.
ROBERT DUNDAS,
Acting Superintendent P. and O. S. N. Company.

NOTICE.—Tenders will be received at the Office of the Superintendent of Marine from persons willing to supply Ship Tonnage for the conveyance from Mangalore to Calcutta, of about thirty tons of Amandavie Coir, be the same more or less.
2nd.—The Tenders must specify the rate per ton of (4) four Candies or two thousand two hundred and forty (2240) Pounds, and the time when the Vessel will be at Mangalore to receive the Coir.
3rd.—The Coir will be placed on board in bundles which must be preserved entire, and be delivered at Calcutta in like good order according to weight.
4th.—The Master of the Vessel, or authorized Agent for the Owner at Mangalore, will be required to see the Coir weighed and the bundles counted, and to sign the Bills of lading, or such other document connected with the lading of the article as the principal Collector of Mangalore may require of him.
5th.—The freight will be paid in Calcutta on the completion of the delivery of the Coir in conformity with the terms of the Bill of Lading.
6th.—The Superintendent of Marine reserves to himself the right of rejecting any Tender without assigning cause for so doing.
By order,
GEO. INGLE.
Secretary to the Superintendent of Marine
Superintendent's Office, Bombay, 9th August.

ORIENTAL BANK CORPORATION.—INCORPORATED BY ROYAL CHARTER.
EXCHANGE.
Drafts on London at 6 months' sight at 2s. 1d. per Rupee.
Do. ,, at 3 ,, at 2s. 0¼d.
Do. ,, Demand .... }
Do. Scotland ,, ... } 2s.
Do. Ireland ,, ... }
Circular Notes payable throughout Europe 1s. 11½d.
Drafts at six months' sight are drawn on the Union Bank of London.
Drafts on demand are drawn on the Bank of England.
N. B.—No draft at six months' sight is granted for any sum under £50.
Sums of £1 and under £20 are drawn on demand only and sums under £1 are remitted by advice.
DEPOSITS.
The rates of interest at present allowed by the Corporation on Deposits of Rs. 1,000 and not above Rs. 50,000 are—
Deposits payable on demand............. 2 per cent. per annum.
Do. 3 months' sight .... 3 ,,
Do. 6 ,, ... 4 ,,
Do. 12 ,, ... 5 ,,
The interest on the class of Deposits payable at fixed periods after date ceases at maturity of the receipt.
All treasury Drafts, Hoondies and other orders for realization should be endorsed "Pay the Oriental Bank Corporation, or order."
Any information as to rules of business may be had on application at the office, or by letter to the Agent.
Bombay, 21st September 1864.

WINES, SPIRITS, BEER, &c.

FOR SALE.—A quantity of the finest Green Ginger Wine. Apply to
S. BURSTALL & Co.

FOR SALE AT THE GODOWNS OF THE UNDERSIGNED.—A small consignment of superior "Golden" Dinner Sherry, just received ex *Glasmerden*, at Rs. 24 per dozen.
Bombay, 20th July 1864. LEGGATT & Co.

FOR SALE, at the Godowns of the undersigned, Bass's East India PALE ALE, in excellent condition, just received ex *Cyclops*, and bottled by M. B. Foster & Sons—shipped solely by Thomas Oakes & Co., London, in bottles at Rs. 5½ and Pints at Rs. 4 per dozen.
LEGGATT & Co.
Bombay, 2nd September 1864.

FOR SALE, at the Godowns of the undersigned, good old Golden SHERRY at Rs. 16 per Dozen, and SPARKLING MOSELLE and HOCK at Rs. 25 per Dozen. LEGGATT & Co.
Bombay, 5th April 1864.

FOR SALE.—Messrs. Beckhard and Söhne's superior WINES imported from Creuznach, Rhenish, Prussia, viz:—

	per dozen.
Champagne, Beckhard and Fils, blue label	Rs. 35
Sparkling Hock Do. do.	,, 40
Do. Moselle Do. do.	,, 40
Marcobrunner (Still Hock)	,, 35
Sterling Cabinet (Still Hock very superior)	,, 60

Apply to FULCHER, COOPER & Co.
Bombay, 1st October 1864.

J. & C. WHITE & Co.'s WINES, as follows:—
Sherry, quarts, in 3 dozen Cases.
Port, quarts, in 2 dozen Cases.
Port pints, in 4 dozen Cases.
THOMAS HINE & Co.'s BRANDY in
2 Dozen Cases Vintage 1854 Rs. 32.
2 Do. do. do. 1858 ,, 26.
2 Do. do. do. 1860 ,, 23.
Apply to GEORGE S. KING & Co.

SUPERIOR WINES AT PRESENT ON HAND.

Sherry, Amber Dinner	Rs. 28	per dozen.
Do. Excellent Golden	30	,,
Moselle, Sparkling	,, 36	,,
Red Hermitage Burgundy	,, 25	,,
Claret, Good Dinner Wine	,, 24	,,
Do. do. St. Estephe (Bombay bottled)	,, 18	,,

ALSO
Guns and Rifles, Saloon Rifles and Pistols, Revolvers in Cases complete, at various prices.
PAGLIANO & Co.

TO THE TRADE.
TENNENT'S BEER AND PORTER.—The undersigned have always on hand direct supplies of Messrs. J. and R. Tennent's East India Pale Ale, and XX Porter.
Purchasers are particularly requested to observe that the name "J. and R. Tennent, Glasgow," should be branded on the Cork. FRAMJEE, SANDS & Co.,
Sole Agents to Messrs. J. and R. Tennent.
Bombay, 10th February 1864.

FOR SALE.—At the Godowns of the undersigned, the following WINES from Messrs. Gledstanes' Coninghame & Co., at the undermentioned reduced prices:—
Fine old Port, Black Seal..................at Rs. 26 per dozen.
,, ,, Pints.................. ,, 14 ,, ,,
Old Pale Cognac .... ,, 20 ,, ,,
Fine very old Do. .... ,, 36 ,, ,,
Apply to LEGGATT & Co.
Rampart Row, 10th February 1864.

CLARETS, BRANDIES, MOSELLES &c.—The undersigned have on hand the subjoined assortment of pure Wines and Spirits, bottled expressly for this climate, and shipped direct from the growers:

	per doz.
LEOVILLE AND ST. JULIEN, quarts and pints	at Rs. 17 and 19
Do. Superior do.	,, 24 and 26
SAUTERNES	from ,, 20 to 25
Do. CHATEAU YQUEM, very fine	Rs. 35
CHATEAU LAROSE AND MARGAUX	,, 30
Do. LAFITTE, very fine	,, 35
CHAMPAGNES.—Dry Sillery (a splendid Wine)	,, 40
Do. Moet and Chandon, 1st quality	,, 35
SPARKLING MOSELLES and HOCKS.—Mumm's 1st quality	,, 25 and 28
Ditto Gerothwohl	,, 30
COGNACS.—J. and F. Martell's', 1st quality	,, 25
Ditto Otard, Dupuy & Co.'s 1858	,, 28
Ditto Fine Old Champagne	,, 31
OLD TOM, Booth's	,, 15
SHERRY.—Martinez, Gassiot's	,, 24
INDIA PALE ALE.—Youngers'	Rs. 5 and Rs. 3½

BLACKWELL & Co.
2, Dean Lane, Bombay, 4th October 1864.

TOD-HEATLY & Co.
(LATE R. TODD & JAMES.)
ADELPHI, LONDON.

MESSRS. CARDWELL PARSONS & Co., Agents for the above well-known firm, have on sale at their Godowns the following WINES, &c.:—

	Per doz.	
Champagne, Brand Tod-Heatly & Co. Magnum.	Rs. 80	0
Do. ,, Do.	,, 70	0
Do. ,, a Crown	30	0
Do. Tod-Heatly & Co. Pints	21	0
Moselle, Sparkling Extra, 1st quality	40	0
Moselle, Sup. Sparkling Brand Tod-Heatly & Co.	36	0
Do. Fine ,, Brand a Crown	30	0
Do. Fine ,, Brand a Crown Pints	16	0
Hock, Sparkling Brand Tod-Heatly & Co.	36	0
Sherry Pale, Blue Seal	28	0
Do. Do. Yellow Seal	29	0
Do. Golden, Do.	29	0
Do. Green Seal	29	0
Do. Vino Fino	29	0
Do. Red Seal	33	0
Do. Amontillado, Black Seal	33	0
Claret Light Capsule	15	0
Do. Yellow Seal	22	0
Do. Red Do. Pints	17	0
Do. Do. Do. Quarts	32	0
Port, Black Seal	26	0
Brandy, Vieux Cognac	34	0
Do. Brand a Crown	24	0
Old Tom, Red Seal	18	0
Dry Gin, Black Seal	18	0
Orange Wine Bitters, Quarts	36	0
Do. Pints	19	0

N. B.—Messrs. TOD-HEATLY & Co. are prepared to execute direct orders as usual.
Rampart Row, 20th May 1864.

PHOTOGRAPHIC CHEMICALS—
Thomas's Nitrate of Silver.
Do. Chloride of Gold.
Sutton's Patent Albumenized Paper.
All other Chemicals and Apparatus to be had of
McCOMBIE AND SONS.

ROSSELET & Co., Bombay, Chronometer Makers and Importers of English and Foreign WATCHES and JEWELLERY of all kinds and descriptions.
SOLE AGENTS FOR
PATECK
BENOIT
COURVOISIER FRERES } Celebrated Gold and Silver Watches.
and for some other English and French Watch Manufacturers.
GOLD PRIZE MEDALS have been given to their Watches, manufactured by the Swiss head firm, at the International Exhibitions of London and Paris, in the years 1851 and 1855.
A large (THE LARGEST AND NEWEST STOCK IN BOMBAY) assortment of Ladies' and Gentlemen's Hunters, and openfaced WATCHES with the latest improvements and manufactured on appreciated and durable principles, warranted the best made Watches imported into this country, and specially made for the climate.
A NICE STOCK OF SUNDRY GOODS—
PIPES.
OPTICS.
TOYS.
WALKING STICKS.
Of most handsome workmanship.
CHINESE IVORY AND TORTOISE SHELL WARE.
CHINESE LAQUERED WARE.
CHINESE PORCELAIN TEA AND COFFEE SETS.
PERFUMERY, &c.
Watches, Clocks, and Musical Boxes carefully repaired.

MESSRS. HEARSON, COULSON & Co.,
2, MEADOW STREET, BOMBAY,

BEG to inform their friends and the public that they have just received a choice stock of Portmanteaus in solid Leather and bazil, Hat Cases, Overland Trunks, Japanned Tin air-tight Cases, Courier Bags, and Bags of every description for Ladies and Gentlemen.
CLOCKS.
A choice stock of Marble and Gilt Clocks for Drawing and Dining Rooms, also Carriage and Palanquin Clocks of the choicest and newest designs.
N. B.—A NOVELTY FOR BOMBAY.
Clocks in Marble and Gilt, going one year with once winding. These Clocks obtained the Prize Medal at the London Exhibition 1862, and H. C. & Co. are appointed Sole Agents for the sale of the above. Price from 260 Rs. to 450 Rs.
WATCHES, Gold and Silver, English and Geneva manufacture, none but the very best kept.
GOLD Jewellery consisting of Alberts and Guards 10 and 15 Carat Hallmarked, Rings, Necklets, Bracelets, Charms, Lockets &c. &c.
Choice real bronze Statuettes of Venus, Pysche, &c., also cheap Zinc Bronzes in Equestrian figures, Vases, Grotesque Candlesticks, &c. &c.
PERFUMERY, E. Rimmel's, and Scented Soaps, Jean Maria Farina's Eau de Cologne, Hair Wash, Pomades, &c. &c.
A lot of good Stereoscopes and Slides, also Telescopes and Field Glasses made by J. H. Steward, Strand, London, viz., the celebrated Lord Bury, the Rifle, &c. This maker obtained the prize at the late Wimbledon Rifle Match.
A stock of Nicole Frere's Musical Boxes—also in Horn and Wood Cases playing 2, 3, 4, and 6 Tunes.
BOOKS.
A stock of Routledge and Sons' Cheap Novels and the publications of the Religious Tract Society, with a choice selection of other useful books.
BOOTS AND SHOES.
Ladies', Gentlemen's, Boys' and Girls' best London-made Boots and Shoes.
HABERDASHERY.
India Gauze under clothing for Ladies and Gentlemen, Socks, Stockings, &c., Gentlemen's all silk Shirts and Silk and Wool ditto, also the Material for making up. Linen Shirts and Collars.
Also on hand Wines and Spirits.

HERBERT & CO., RAMPART ROW

ENGINEERS' AND SURVEYORS' ATTENTION is respectfully invited to the following Instruments, &c., which will be found of superior quality, and remarkably cheap, considering the value of such stock in India:—

TRANSIT THEODOLITE, (by Troughton and Simms,) 9 in. Vernier; the whole arrangement upon the most perfect principle—with every appurtenance and extras, fitted in two boxes. Rs. 600.

EVERETT'S THEODOLITE in perfect order, by the above makers; 7 inch Vernier, fitted complete. Rs. 550.
ORDINARY THEODOLITE by Gilbert; a very excellent instrument,—9 inch Vernier, engraved on silver. Rs. 500.

COMMON THEODOLITE; 7 inch Vernier (not silvered), made by W. & G. Gilbert of London; has been a little used, is in perfect order. Rs. 300.

POCKET SEXTANTS.—Several sizes of the best quality, by *Elliott*, cases &c. complete.

PRISMATIC COMPASSES.—3 inches to 4½ diameter, bronzed and bright in sling cases, by Elliott and other makers. Rs. 50 to 60 each.

OPTICAL SQUARES, bronzed, in neat cases, latest improved. Each Rs. 14.

POCKET COMPASSES.—Four sizes with magnetic bar, and also with revolving card in German silver cases. Rs. 6 to 10 each.

CASES OF DRAWING INSTRUMENTS FOR MECHANICAL, ENGINEERING, AND SURVEY DRAWINGS.
HERBERT & Co. respectfully intimate that their present stock of this class of Goods surpasses any that they have hitherto imported for sale in Bombay. Rs. 10 to 300 per Box.

PENN'S ENGINEER'S SLIDING RULE, Ivory, German Silver mounted, opening to 24 inches, one face marked with inches and a Drawing Scale—one of the edges marked with decimals of a foot, the other with inches divided into 10ths and 12ths; on the other face are the lines of numbers, gauge points, &c. Cash—Rs. 34.

ENGINEER'S POCKET RULE, one foot, folding to three, with slide, various tables and scales, very strongly and well made. Rs. 20.

BOXWOOD CLINOMETER RULE, with Compass, Levels, and Folding sight, in leather case. Cash—Rs. 35.
BEST BOXWOOD, 2 feet, 4 fold Rules. Rs. 4.

PARALLEL RULES.

	Rs.	a.
Parallel Rules, Ordinary double bars, of Ebony 6 inches long	1	8
Parallel Rules Do. Do. Ebony 9 inches long	2	8
Parallel Rules Do. Do. Ebony 12 inches long	3	8
Parallel Rules Do. Do. Ebony 15 inches long	4	8
Parallel Rules Do. Do. Ebony 24 inches long	8	0
Ebony Rolling Parallel Rules 9 inches	7	0
Ebony Rolling Parallel Rules 15 inches	14	0
Ebony Rolling Parallel Rules 21 inches	18	0
Ebony Rolling Parallel Rules 42 inches	40	0
Rolling Brass Parallel Rules 6 inches	11	0
Rolling Brass Rules 12 inches	15	0
Rolling Brass Rules 24 inches	36	0
Rolling Brass Rules 30 inches	45	0

PLOTTING SCALES—BOXWOOD, 12 inches, in sets of six, with off-sets, in mahogany case. Rs. 28.

PLOTTING SCALES of Ivory and Electrum, all 12 inches long, with 2 inches off-sets, fitted in boxes, each box containing six scales, degreed,—10, 20, 30, 40, 50, and 60ths.

PLOTTING SCALES singly 12 inch, Rs. 3 each, offsets to match, any scale, of boxwood. Rs. 1.

POCKET TURN-IN COMPASS, Electrum, (or best German Silver) in morocco case with box of leads enclosed. Rs. 26.

NAPIER COMPASS, Electrum, very compact in a morocco complete. Rs. 22.

PROPORTIONAL COMPASS, 6 inches, Electrum, full divided, best quality, handsomely fitted in morocco case. Rs. 25.

Do. Do. 6 inches Brass divided, &c., precisely similar to the above. Rs. 20.

DOUBLE SPRING BOWS, Electrum, with best mille ends; the three instruments neatly fitted in a morocco box. Rs. 17.

PROPORTIONAL CALLIPERS, Electrum, 9 inches. Rs. 25.

HAIR DIVIDER, brass, with steel points. Rs. 5.

NEEDLE HOLDER, or Pricker:—Ivory handle and Electrum. Rs. 3.

PRISMATIC COMPASSES, 5½ and 4 inches, with silver ring, &c., of perfect construction. Rs. 60 and 70.

[illegible] STAFF, 14 feet Mahogany, strongly bound with [illegible] three divisions, sliding upon the principle of a [illegible]

CIRCULAR PROTRACTORS, of brass, 8 inch, diameter, engine divided, best make, in round Mahogany box. Rs. 21.

Do. Do. with vernier and tangent screws attachment, divided on silver, each having two folding arms. Rs. 80.

DRAWING PINS, best broad flat heads, also small milled edge, 12 annas per dozen.

PROTRACTORS, in Ivory, 6 inches. Rs. 4.

METALLIC MEASURING TAPES; Chesterman's patent, with spring fold—in handles enclosed in red japanned leather cases:—
100 feet ....Rs. 10
66 feet 8
50 feet 6

DRAWING PENS, black handle. Rs. 3.
FINE LINE PENS, Ivory handle. Rs. 3-8.
JOINTED DRAWING PENS, ivory and Electrum. Rs. 4.

LAND CHAINS, best published steel wire, highly tempered, warranted not to elongate with wear, 50, 66, and 100 feet each, with a set of arrows to each Chain, Rs. 10, 15, and 18 each, respectively.

ENGINEERS' 12 in. SCALE, boxwood, chamfered edges scales 1-10 to 3 inches. Rs. 3-8.

ARCHITECTS' SCALE, boxwood bevilled edges; 16 distinct scales on the two sides. Rs. 3-8.

ANGLES AND SET SQUARES, of ebony with bevilled and square edges, from 6 inches to 19, all the usual angles, viz.—from 25 degrees to 67½ at Rs. 23 and 4 each piece.

BRASS DIVIDERS: common dividing compasses, 5, and 6 inches Rs. 4, 2, and 3, each.

N. B.—Contracts entered into for supplying Scales, Angles, Compasses, &c., to pattern, made to any degree, size, &c., as in use in the different survey departments throughout India.

TRACING VELLUM LINEN, Dowse's patent.—This valuable transparent medium has become of general use where copying and transfer work is to be done well and *quickly.*

DRAWING PENCILS: the very best obtainable, all kinds and degrees from Rs. 2 to 3 per dozen.

BOXWOOD RULES, two feet; all kinds and qualities from Rs. 3 to 12 each.—Pear tree curves—Staff Papers for Sopwith's Staffs.

SPIRIT LEVELS with horizontal and vertical tubes at perfect right angles very useful instruments, in boxes; Rs. 15 each.

ARTISTS' COLORS and Drawing requisites.—All the ordinary colors in general use kept on stock in cakes, tubes, and pans, at 12 annas to 3 and 4 Rupees each. In Water Color, also in Oil, Megilph, Ox Gall, &c.

BRUSHES of sizes and sorts for oil and water colors, Palettes, Tile Saucers (*in sets of six*), Knives, Indian ink, Mastic Varnish, Copal Varnish, Prepared Paper for Oil Paintings, Sketching Blocks (*all sizes*).

CASES OF WATER COLORS, containing a complete assortment of Water Colors with Pans, Water Glasses, Brushes, &c., &c., fitted in handsome Mahogany case, French polished, Rs. 12, 30 and 50 according to size.

DRAWING PAPER: of usual sizes—Antiquarian, Imperial, Elephant, and other sizes of paper for Surveyors' and Engineers' use, up to Antiquarian continuous mounted 30 yards long.

14 STOP PERCUSSION HARMONIUMS possessing all the excellence of tone of the "New Church Model" but of a soft and delicate quality, the percussion action renders these Instruments well suited for brilliant music,—the extra stops are the "tremblant" and "sourdine." Rs. 700.

FLUTINAS AND ACCORDIANS, in great variety some with double notes and very beautifully inlaid with pearl;—tortoiseshell; and metal bolt work, prices from Rs. 18, 20, 25, 32, 35, 45, 50, 60 to 80.

N. B.—The better kinds have good substantial boxes to hold them which are included in the price.

ENGLISH CONCERTINAS.—Wheatstone's Concertinas—48 keys, double action, well made plain instruments of Rosewood in Rosewood Boxes. Each Rs. 109.

WHEATSTONE INDIAN CONCERTINA is intended to supersede the ordinary German Concertina; the double action principle, applied to Instruments of cheap manufacture renders them preferable to the German "Toys," sold as Concertinas. A good English Concertina can be had with metal studs on both sides each note speaking the same whether drawn or pressed together. A complete set of books for this Instrument comprising every kind of Music, is ready to be delivered with it at net English prices, eight annas to the shilling.

GUITARS WITH MACHINE HEADS.—About a dozen of the best kinds of Guitars are available to select from, chiefly those of the Parisonne and Spanish models. Price Rs. 50, 75, 80, 100 to 150.

N. B.—Each Guitar is provided with a strong case.

VIOLINS OF APPROVED MODELS.—A good assortment of excellent Violins by makers of well known repute and ability;—the chief patterns most sought after, are those of Stradinarius and Guarnerius many of these excellent violins are neatly fitted in wood cases with spring catches and locks lined and fitted with bows and strings complete, price from Rs. 45, 55, 68, 80 to 100.

N. B.—Every appurtenance belonging to the Guitar or violin is kept in stock.

NEWCHURCH HARMONIUMS.—Two Keyboards each of five Octaves compass—one immediately over the other, distinguish this Instrument from others. The lower Keyboard produces the loud heavy tones from four stops imitating a Church Organ when played at full power. The upper Keyboard gives forth the dulcet strains of an ordinary swell Organ the power is under control of the player by pressing a pedal with the heel of the foot in the usual way. Rosewood case, console treadles, &c. Rs. 650.

DRAWING-ROOM MODEL.—Harmoniums, with percussion action; Voix Celeste and Musette stops—total, 16 stops—blowing apparatus at the side, the back fitted with the new also Apparatus for equalising the temperature in hot and dry situations. Rs. 500.
Rampart Row, Bombay. HERBERT & Co.

NEW ADVERTISEMENTS.

AN ENGLISH GENTLEMAN of business habits is desirous of an appointment in a Merchant's Office or Bank. Address "G. T. M." *Bombay Gazette* Office.

A NEW SCHEME has been proposed, and is to be brought out under the auspices of some of our most wealthy and influential European and native merchants, designated the "BOMBAY RECLAMATION, QUAY, LANDING, AND WAREHOUSE COMPANY (LIMITED)."

Application for Shares in this Company will be received at the Offices of H. C. BOATE, 13, Medow Street, not later than SATURDAY, the 5th instant.

NOTICE TO COTTON SPECULATORS AND MILLOWNERS.—The undersigned having made arrangements for Cleaning and Ginning Cotton, on an extensive scale, begs to notify for the information of the Bombay houses that he is in a position to supply Cotton of a very superior quality from the following markets in Central India, Banda, Calpee, Jaloun, Rajapun, Kasgunj, &c.

Parties who may wish to avail themselves of the opportunity of obtaining their wants, will be pleased to send in their requisition at an early date, to the undersigned by whom samples and other particulars will be promptly furnished. N. MARTAN, Cotton Supdg. Agent.

POSTAL NOTICE

OVERLAND MAIL.

The Overland Mail, per P. and O. Co.'s steamer will be closed on MONDAY, the 14th November 1864, at 7 o'clock A. M. An after packet will be kept open, on payment of the usual fee of 2 annas, (which must be prepaid by Stamps) until 8 o'clock A. M. Letters will be received until 6 P.M. of the previous day.

CHINA MAIL.

The Post Office Packets for Ceylon, Penang, Singapore, and Hongkong, per P. & O. Co.'s Steamer, will be closed on SUNDAY the 13th November 1864, at 6 o'clock P.M. A packet for late letters will be kept open, on payment of the usual fee, until 7 A.M. on the 14th idem. An Australian Mail will be despatched direct by this opportunity.

MAILS FOR KURRACHEE AND SCINDE.

Mails for Kurrachee and Scinde, per Steamer, will be closed 12 hours after the arrival of the Overland Mail.

ABSTRACT OF METEOROLOGICAL OBSERVATIONS MADE AT THE GOVERNMENT OBSERVATORY, FROM THE 24TH OCT. TO THE 30TH OCT. 1864 INCLUSIVE.

Date.	Standard Barometer Corrected. 10 A.M.	4 P.M.	Thermometer in the Air. 6 A.M.	1 P.M.	Wet Bulb Thermometer. 6 A.M.	1 P.M.	Electrometer (Volta No. 11) Maximum.	Rain in Inches.
Oct. 24	29·954	29·867	76·9	86·2	75·2	78·3	None.	None.
25	29·997	29·881	74·6	85·4	70·6	74·2	"	"
26	30·022	29·900	74·8	86·2	68·0	75·0	"	"
27	29·970	29·850	73·0	86·4	68·0	76·0	"	"
28	29·938	29·811	76·5	90·2	72·0	76·0	"	"
29	29·985	29·856	77·0	90·0	73·0	79·0	"	"
30	Sunday.							

Oct. 24.—Clouded with cirro cumuli in the forenoon; [illegible] and dew.
25.—Cirri and cirro cumuli; slight dew at night; haze.
26.—Partially clouded with cirri; breezes from N. W.
27.—Cirro cumuli around horizon; slight dew; fresh breezes.
28.—Cirri and cirro cumuli; fresh breezes from N. W.
29.—Densely clouded before sunrise; light winds.

CALENDAR.—Nov. 1864.

PHASES OF THE MOON.

First Quarter, Monday 7th .... 4h. 14m. a. m.
Full Moon, Sunday 13th .... 11h. 22m. p. m.
Last Quarter, Monday 21st .... 0h. 5m. p. m.
New Moon, Tuesday 28th .... 6h. 9m. p. m.

Days.	Dates. Sundays, Festivals, &c.	Sun Rises.	Sun Sets.	High Water Bombay Harbour. Morn.	Even.	Evening Gun.
		h. m.	h. m.	h. m.	h. m.	
Wed.	2 All Souls.	6 2	5 25	0 6	0 33	[illegible]
Thur.	3 Holy Well Day.	6 2	5 25	0 42	1 1	
Fri.	4 Venus rises at 3h. 11m. a. m.	6 3	5 24	1 21	1 44	
Sat.	5 Papist Conspiracy.	6 4	5 24	2 8	[illegible]	
Sun.	6 24th Sunday after Trinity.	6 [illegible]	5 23	3 3	3 [illegible]	
Mon.	7 Venus sets at 7h. 14m. p. m.	6 5	5 23	4 [illegible]	4 [illegible]	
Tues.	8 Uranus rises at 5h. 12m.	6 5	5 22	5 [illegible]	6 10	

DURING the temporary absence of the Managing Proprietor in England, MR. THOMAS GRAHAM is authorised to grant receipts and recover monies on account of this Office.

MACLEAN and CHARMAN.

Bombay Gazette Office, 9th Sept., 1864.

THE BOMBAY ALMANACK AND DIRECTORY

FOR 1865.

THE Publishers of this Directory are anxious to obtain a correct list of Names of the European Inhabitants of the Bombay Presidency for publication in the forthcoming issue. This can, however, be accomplished only by individuals, whose names are incorrectly entered in last year's Directory, favoring us with their correct names and addresses and those individuals whose names are omitted therefrom, and persons newly arrived, forwarding them to us. We beg the co-operation of the public in assisting us to obtain what is a desideratum in Bombay—a reliable list of the names of European Inhabitants.

Bombay Gazette Office, Fort, Bombay, 4th October 1864.

LATEST DATES RECEIVED.

ADEN	Oct. [illegible]	KURRACHEE	Oct. [illegible]
AGRA	Oct. [illegible]	LONDON	Oct. [illegible]
AUSTRALIA	Aug. 26	MAURITIUS	[illegible] 17
ALEXANDRIA	Sept. 27	MADRAS	[illegible] 28
BANGALORE	Oct. 1[illegible]	MALTA	Sept. [illegible]
CALCUTTA	Oct. 26	MHOW	Oct. [illegible]
CAPE	June 18	OUDE	Oct. [illegible]
CEYLON	Oct. 17	PUNJAUB	Oct. [illegible]
COCHIN	Oct. 1	PENANG	Oct. [illegible]
DELHI	Oct. [illegible]	RANGOON	Aug. [illegible]
FRANCE	Oct. [illegible]	SUEZ	Oct. 12
HONGKONG	Oct. 17	SINGAPORE	[illegible] 6

The Bombay Gazette.

WEDNESDAY, NOVEMBER 2, 1864.

THE unexpectedly disastrous tenour of the recent commercial news from England supplies a remarkable illustration of the extent to which, in these speculative times, the mere rumour of the probability of peace in America can shake the stability of mercantile credit. The panic in England which has caused a fall of 5d. to 7d. a lb. in the prices of cotton in the Liverpool market, and has already reduced the average value of the staple to a rate which would probably be maintained for a year or two to come by the legitimate demands of regular traders even if the peace of which there is now no prospect were actually declared forthwith, cannot properly be classed with the great monetary panics of 1857 and 1847. There appears to be, in reality, no scarcity of money. The Bank of England has its coffers tolerably well filled, and the cautious policy of its Directors would seem to have removed all fear that it may again be reduced to the necessity of either stopping payments or obtaining the consent of Government to a temporary suspension of the Bank Charter Act. Up to the time of the departure of our mail, good paper was readily discounted; and, although increased stringency is reported to have been felt during the week ending on the 10th of October, it is not believed that any failures have occurred more serious than those of the speculators whom the London *Times*, the real author of the panic, congratulates itself on having weeded out of the market. We regret to notice one or two well-known Bombay names amongst the unfortunate men whose ruin the *Times* has accomplished, in order, as it now turns out, that the trade of the country may henceforth be placed on a substantial and safe footing. It is marvellous to sober spectators that men who by a lucky stroke have made money enough in Bombay to keep them in comfort and luxury at home all the rest of their lives cannot rest content with their good fortune, or avoid tempting the fickle goddess to exchange her smiles for frowns, and with one turn of her wheel plunge them once more in the obscurity from which she has raised them. But any one who has the true gambling, or speculative, spirit in him is sure like the moth to flutter round the light which allures him till he burns his wings and dies.

Possibly, the *Times* is right commercially and morally in its opinion that it is best to make a clean sweep of such speculators. Our great contemporary has always been enamoured of the powerful capitalists of the city; and these men view with pitiless serenity the ruin of whoever has dared to invade the sacred precincts of their domain, or to violate the maxims of trade which they have made a law unto themselves. With a self-satisfied nod, and an approving chuckle, the successful rich man hears of the failure of his poor but aspiring next-door neighbour, and merely asks in scornful tone, *Que diable allait il faire dans cette galère?* So the crushed speculator passes away, and his place knows him no more; and all the epitaph he gets is a column of moral reflexions in the *Times* of which his ruin serves as the text. This is the way of the world, and we are not going to take the trouble to complain of it. But it does seem rather hard upon the men whose sad fate is held up as a warning to all future generations of British merchants, that the very monitor who now jeers at them for their folly, and uses their names to point a moral, should himself have been the Mephistophiles who principally caused their destruction. For it is obvious that the source of the panic was the utterly untrustworthy description which the New York correspondent of the *Times* gave in his letters of the state of popular feeling in the Northern States with regard to the war. Events have proved that the strength and influence of the peace party were grossly and even absurdly exaggerated in those letters, and that the *Times'* correspondent succeeded in making the English people the victims of an utter delusion by systematically writing on the assumption, for which there seems to have been not a vestige of foundation, that the bulk of the Northern people were determined to elect no candidate for the Presidency who would not give them peace; and that the chances of success for Lincoln or M'Clellan depended on the readiness of either of them to promise that there should be a speedy cessation of hostilities against the South. These representations of the state of affairs are found to have been directly opposed to the facts of the case. Not only are Lincoln and M'Clellan not running a race to secure the suffrages of the peace party, but they vie with one another in declarations of their firm resolve to prolong the war till the rebel States acknowledge the authority of the Federal Government; and not one candidate professing a desire to let the Confederates part in peace has yet dared to come forward and solicit the votes of the electors. But the reiterated statements to a contrary effect in the *Times* had the result of shaking men's confidence in the continuance of the war; and a want of faith springing up in a market already weakened by unusually large arrivals created a feeling of alarm, which led to an almost unprecedented fall in the value of cotton, to forced sales on the part of unfortunate speculators, and to a general contraction of credit. The panic soon spread beyond the limits of the cotton market; for one branch of trade is so intimately connected with many other branches, and traders of all classes have used their credit so freely in speculations in shares and stock of all descriptions, that the failures of cotton dealers affect dealers in all kinds of produce, and cause a demand for money which, as credit is narrowed, can only be met by the sale of large quantities of scrip in a falling market. It is difficult, therefore, to say where the panic will stop, all the shares which previously stood at a very high premium have suffered a heavy fall; and, though the first cause of the panic has been removed, and confidence that the American war will go on has been restored, the recovery from the depression which the delusion propagated by the *Times* inspired will not be by any means so rapid as the fall was which the news of the supposed approach of peace produced.

We do not believe that the news will injuriously affect Bombay, because our merchants have lately dealt very carefully in cotton, and those who have shipments afloat are in general wealthy enough to meet very heavy losses without being forced to suspend payments. Moreover, there is so much money in Bombay, and the confidence which traders are accustomed to place in one another (as was shown during the monetary crisis last year) is so unbounded, that any panic which is not likely to be lasting will produce a very slight impression here. The prospects of the cotton trade of Bombay are as good now as they have been at any time during the last three years. The crop is everywhere very short; and, when the reaction sets in, as it must do very soon, in England, and it is found that there are very small stocks in Liverpool with the certainty of the Indian supplies falling far below the average, the prices of cotton will speedily regain their former level.

LATEST INTELLIGENCE.

(*By Electric Telegraph.*)

GALLE, 30th October.

Steamer *Ganges* from China anchored.

THE *Hurkaru*:—"The Government of India has decided that the expenses of the Bhootan expedition are to be debited to the Government of Bengal. The Deputy Auditor and Accountant General to that Government has requested all disbursing officers in the Military Department to send in a probable estimate of the charges to be incurred in their respective Departments. The expenses of maintaining the [illegible] which have already been ordered to [illegible], may be estimated at about three lakhs of rupees a month, on account of [illegible] and Field Batta, and exclusive of charges on account of Commissariat supplies. Each Native Regiment will cost Government about Rs. 44,000, Native Cavalry Rs. 22,000 and European Regiments Rs. 27,000 per mensem."

THE *Delhi Gazette*:—"It is with regret we consider it to be our duty to bring to the notice of the superior authorities the disgraceful fact reported to us of several officers, almost all quartered at one station, having quitted a Punjab Hill sanitarium, where some of them resided the whole season, without paying their bills; some of them borrowed money and gave bills on parties with whom they had no accounts, and one case especially is so bad that we trust the party who has suffered by what in ordinary language would be called a fraud, will make the matter a ground of complaint to the military authorities. Such proceedings bring disgrace on the whole army, and should therefore be met with a high hand."

THE same:—"The Maharaja of Kashmere and Jummoo arrived at Umritsur at a quarter to four on the afternoon of the 22nd October, by a special train, and was received at the station by the officials of the place with all due honour, under a salute of nineteen guns from the ramparts of Fort Govindghur. He was accompanied by only one European officer from Lahore, a junior assistant. His Highness entered Mr. Melvill's carriage with two of his suite, and proceeded to visit the Fort of Govindghur, after which he was escorted to the house provided for his reception. At night the town was slightly and the tank more largely illuminated. The Maharaja proceeded to the town on an elephant and returned at about ten."

THE same:—"His Excellency the Viceroy and Governor General, having concluded his official visit to Lahore, left the capital of the Punjab at 2 P. M. on Wednesday afternoon, the 19th October, by a special train, accompanied by the gentlemen of his staff, the Lieutenant-Governor Sir Robert Montgomery, Mr. Roberts, Judicial Commissioner, and minor satellites. They arrived at the Umritsur station still retaining the gay appearance, in forty minutes. His Excellency proceeded in company with Colonel Maclagan, Captain Craster, and others to inspect some particulars connected with the construction of an hospital in Govindghur fort, and then returned to the station where a suitable collation (to save time) had been prepared for himself and suit by Mr. Melvill. Almost the last act of His Excellency before entering his carriage *en route* to Loodiana, was to call for Captain Hall, Officiating Deputy Commissioner of Lahore, to thank him for the able manner in which all the arrangements connected with his visit to Lahore had been carried out by him in his capacity of District Officer, and well did he earn the kindly words. In due time the dak carriages drove up and drove on, and so concluded a visit that has done more to consolidate British power in the Punjab than any previous similar ceremonial. The presence of the 'Jummoo man' has removed a host of prejudices that will lead to the very best results."

THE *Indian Daily News* (Oct. 26):—"A passenger by the *Reiver* has kindly sent us the following extract from his note book:—

"October 23rd.—Passed the *City of Poonah* dismasted—180 miles S. W. of the light ship—wind light from N. W.

"October 24th.—Before sunrise not a breath of air stirring, afterwards fine breeze from W. by S.; sighted 14 large vessels all inward bound, the following only reporting themselves:—*Cromwell, Lady Egeria, Shah Allum, Tivoli, Pearl, Trafalgar*, with troops, *Hotspur*, who reported the *Alnwick Castle* as off the Mutlah (with troops on board) totally dismasted. Sighted the *Imperatrice Eugenie*. The pilot brig reported having passed on the previous evening a ship bottom upwards.

"Off Saugor.—*Philosopher, Princess Royal, Assalanta, Eastern Empire*.

"Off Rungafulla.—*Jan Allam, Aberdeen, Pleiades* (aground) *Alum Gheer*, and *Futtay Salaam*.

"In the River.—*Charles, Nile, India, Bushire Merchant*."

THE same:—"We do not know whether or not the Government and the public of Calcutta will take warning from the facts which have recently occurred here, and which will make this month ever memorable in the history of this city; but certainly they did not want prophetic words, long since uttered and printed, to put them upon their guard against the visitation which at last overtook them and the shipping in the port, and found them unprepared and helpless on the 5th of October. As far back as the month of August 1855, the then Superintendent of Marine, in a letter addressed to the Government of Bengal, urged the construction of Wet Docks in this port, and drew attention to the fact of a Committee having recommended the measure so far back as May 1846. Of this Committee Colonels Forbes and Irvine, and Captain Irvine, all of the Bengal Engineers, were members, and they estimated the cost of constructing a Wet Dock, capable of affording ample space for the accommodation of one hundred and forty vessels, at the sum of Rs. 45,70,586, or, say, in round numbers, forty-six lakhs of Rupees, £460,000; this included the cost of railroad from the Docks at Kidderpore to the Custom House in Calcutta. The Superintendent of Marine, Captain Rogers, an able and experienced seaman, and an acute observer, concludes his letter to the Bengal Government with these prophetic words, which fitly foreshadow the calamitous occurrences of the 5th of October:—

"'Since the June gale of 1842, no damage has occurred amongst the shipping of Calcutta from stress of weather; but were a Cyclone or heavy gale of wind to pass over the anchorage during spring tides or the freshes, crowded as the port now is, it is beyond doubt that the destruction of life and property would be immense, and that the only safeguard against such a catastrophe is to be found in the construction of Wet Docks.'

"The particulars of the estimates and the plans for these Wet Docks are, doubtless, still in the Government Archives; and although the cost of construction is, doubtless, considerably enhanced since the days when they were drawn up, yet from them a proximate calculation of what the Docks would now cost can be easily arrived at. Say that these Wet Docks would, if constructed eighteen years ago, have cost half a million of money; and the question at once arises, would they not, ere this time, have paid off an immense proportion of the expenditure; and would they not, in addition, on the day of the hurricane, have saved more than half a million in property which was then sunk in the Hooghly, or strewn along its banks, shattered, ruined and lost? We may still take warning from what has occurred. In years to come many another Cyclone will, in all probability, sweep over Calcutta."

THE *Englishman*:—"It is reported that the *Alnwick Castle* has arrived at the Sand-heads, dismasted."

THE same:—"We are sorry to hear, that the reports regarding Sir Charles Trevelyan's illness are correct. He is, in fact, so unwell, that he has altered his intention of remaining in the North-West, and starts for Calcutta as soon as possible."

THE same:—"Those of our readers who had friends coming out on board the *Nile*, will be glad to hear that she has arrived uninjured, with all on board in good health. The *Nile* experienced very heavy seas on the 4th and 5th, but the twenty seven horses brought out by her for Major Fane, Mr. Apcar, and Cook and Co. are, we are glad to hear, in splendid condition."

THE same:—"On a former occasion we expressed an opinion, that the cotton-crop of the North-West Provinces would, this season, fall below that of last year; but we are agreeably surprised to find that, so far from this being the case, there is every reason to believe that it will greatly exceed it. From a Report of the Board of Revenue which we have lately received, it appears that, after making every allowance for the effects of drought and other drawbacks, the outturn of cotton this year is estimated at two millions of maunds against 1,134,688 maunds in the previous season; of this amount it is supposed about one-fourth will be retained for domestic consumption, and the remainder exported. The area under cultivation has increased upwards of fifty per cent. The crops displaced are principally jowar, bajra, pulses, lentils, and, to some extent, wheat; but indigo, rice, gram, and even sugar-cane have been occasionally displaced to make way for the favourite crop. What is still more encouraging, greater care and attention are being bestowed on the crop than formerly; 'men, women and children,' says the Report, 'were continually to be seen in the field, weeding, clearing, loosening the earth about the young plants, and fondly contemplating the crop upon which all their hopes are this year centred.' There can be little doubt that the secret of this change lies in the fact that the crops are their own and not, as formerly, those of their Mahajuns. The absurd notion that the ryot would not benefit by the increase of prices has been entirely falsified by the event. The first effect of the high prices was to free the ryots from their Mahajuns; and they are now able to dispose of their produce at the market rates. A continuance of such prices would soon show how much of the apathy and indifference that were formerly supposed to be innate and ineradicable, was really to be attributed to their perpetual indebtedness. With the culture of cotton increasing at the present rate, however, these prices could not possibly be maintained, even if the American war were to last for ever. The Native manufacture of Cotton stuffs is everywhere much depressed, and in the Eastern Districts the trade is said to have almost entirely ceased. The demand for European fabrics also has, as a necessary result of the prevailing high prices, greatly diminished. Apart from the manufacture of Native cloths for sale, there is the home manufacture by producers employing native weavers to work up their own cotton for domestic use, which we have alluded to in a former article. It must not be supposed that the Report refers to this when it speaks of the manufacture of native cloths having diminished. On the contrary, the official accounts from several districts specially refer to this kind of manufacture as having greatly increased, and thus fully confirm what we said before on the subject. From Mozuffernuggur, for instance, we hear that 'there is a considerable quantity of home-made cloth manufactured by the producers; this is found to be cheaper than buying cloth in the bazar. Cotton is spun into thread by the women of the family, and weavers are hired to make it into cloth at so much a piece. * * * There can be little doubt that this affects the consumption of ordinary made country cloth.' Again, the Commissioner of Agra reports, 'A large proportion, moreover, of the agricultural population have their own field-grown and house-spun cotton manufactured in the country looms for home consumption, and are thus in a measure independent of the general market.' The same course is, we know, being pursued, more or less, all over the country, where cotton is grown, and will become gradually more general as long as the high prices last. The reasons for this have already been fully discussed by us. In some districts, it appears that the consumption of native has increased in comparison with European, cloths. In Etawah, for instance, Mr. Hume reports that the high prices have reduced the consumption of English cloth by 22½, and that of native cloth by only 11 per cent."

THE *Delhi Gazette* of October 27, on the other hand, speaking with the advantage of local knowledge, says:—"The cotton fever at Agra is likely to be as severely felt this year as it was a year ago. From Rs. 18 a maund the price has risen to day to Rs. [illegible], and speculators who were looked upon as ruined men a week ago, are now better off than ever. A further rise in price is anticipated owing to the late rains and their early cessation; a drought has fallen upon the entire crop, and the half-formed bolls have withered and now strew the ground. A fearful loss will be entailed upon many villages where the whole area was under cotton, and we fear that a check will thus be given to the production of cotton which will materially affect the supply in future years. We hope that the new crop which is now coming into the market is being greedily bought up, and that the price is increasing from three to four rupees per maund daily."

PARIS LETTER.

(*From our own Correspondent.*)

PARIS, 3RD OCTOBER.

NEARLY every time I write I have to record some political event of importance. From this one may judge that matters shift and change once a fortnight in this part of the globe. For years the democratic party of France and Paris in particular and nearly the whole of Italy have been crying out against the French occupation of Rome. About a week ago and in the most sudden and unexpected manner, when no one was thinking of that occupation, it was suddenly announced that it would come to an end in two years. There had been drawn up with the utmost secrecy a Convention between Turin and the Tuileries that the task of guarding the Holy City should after the period named devolve on the Italians themselves. That the Pope should have a small army of his own; be protected from foreign enemies by King Victor, retain all his present power, and have a lot of his debts paid for him. The first move in Italy has to decree a change of Capital. Rome had always been regarded as the proper seat of Government for an Italian monarch. Florence has now been chosen, and most unfortunately the news of this premeditated change gave such displeasure at Turin that a rising took place and the people were fired upon by the soldiers. This increased the complication. King Victor Emmanuel arrived in hot haste in his Capital and dismissed the Ministry who had allowed its streets to be stained with blood. This turmoil has calmed down, a new Ministry has been formed, and Florence will become the Capital at least for a time. Opinion is divided as to this move; some see in it a step on the road to Rome, others that all thought of Rome is given up—that Catholicity in Europe would not suffer the Holy father to fall into the hands of his loving subjects. Great anxiety has been felt here on the matter for the [illegible] "party of action" in Italy which is determined on having the "City of the seven hills." That party has once proved too strong, for France and it is pretty sure that, as soon as the *tricolor* is removed from the Vatican, young Italy will not be baulked of its prey. You may remember that when France, almost went down upon her knees to Austria after Solferino in her anxiety to make peace, the Emperor Napoleon at Villa Franca and the Congress at Zurich declared to Francis Joseph that if he would consent to the loss of Lombardy, &c. &c., the Grand Dukes should be restored, and that Modena, Parma, and Tuscany should, flourish as of yore. Napoleon did what he could to keep this treaty, but the party of action was too strong for him. When he made peace without recovering Venice the Italians were so savage against him, that Cavour thought he could hardly escape assassination. After having promised to free Italy he could hardly make war on Italy to force oppression upon them. He thought to do so diplomatically and was mistaken. He will be mistaken again.

One of the first questions asked was "and what does Garibaldi think?" It is said that Garibaldi has adhered. He was asked to do so before the treaty was signed and has been made safe for the moment. He will be delighted to see the French once more out of Rome, but he would have liked to have driven them out in revenge for the scandalous manner in which the city was snatched from him. You have not forgotten his gallant defence of its broken fortifications, but may not know that many a spot round the Holy City is pointed out where he inflicted signal reverses on the French. Oudinot tired of a bad job, after trying to take the place as a soldier went to work diplomatically. A truce was agreed on for three days and at early dawn on the morning of the third and whilst Garibaldi's forces were quite unprepared a French General breaking his oath in the most shameful manner stormed and captured Rome. Garibaldi has never forgiven this treachery and he never will.

Why Napoleon should have made this convention has puzzled all the newspaper writers. The measure has filled the papists with fear and hatred and the revolutionists are dissatisfied. Austria is furious and Russia in case of any move against Francis Joseph would stick to the House of Hapsburg.

I recounted to you some time ago how the Northern powers were forming a new Holy Alliance and why. France wrote to Italy to get up a counter alliance. Italy represented that with swarms of brigands at Rome she was not in a fit state to fight. Negociations commenced; they failed; they were renewed and at last succeeded. The Pope heard the intelligence with fortitude and Antonelli trusts to the chapter of accidents which has saved him so often. The next we shall hear of this matter will be when in 20 days the Turin chamber meets. Then will come Napoleon's usual speech and afterwards debates in the "Houses" here.

A short while ago an indignant French writer exposed the lessons taught to English boys on French character. He was scandalised to find British youth brought up in the idea that Gallic institutions were unstable and not worth copying and that Gallic morality was at rather a low ebb. Of course this man might be answered very easily. The literature of a nation generally betrays the tastes of a nation and not a year passes without some work of undoubted immorality issuing from the French press and finding itself on every table. Yesterday it was Mademoiselle de Maupin, La Dame aux Camelias, Fanny, Madelon, and to-day Cleopatre with its disgusting but true sketch of French life. Rome when Juvenal wrote of it was not in a more degrading condition. There has just occurred here a scandal which would have been far differently treated in England had the crime been committed there. The Duke de Mouchy one of the richest peers of France, Lutrol an elegant whose description was given in a previous letter, Coin the leading man at the Bourse, and David a clerk in the war office and accomplice, had a house in a retired part of the city where people were induced to go. The police watchful and active soon pounced upon this mystery and took it for some deep conspiracy to overthrow the government. They were wrong. This house was employed for the most disgusting debauch, and that of so shameless a nature that the government has warned the persons concerned to leave the country. There is no law by which these men can be prosecuted. It may occur to you that such being the case they might refuse to go. But here the authorities can act administratively and the order to travel is just as persecuting as a sentence of exile. You may imagine what a noise this has created in Paris where the three chief culprits were known to every one and went everywhere. In England such men, once their criminality exposed, would have hurried from the country and have fled into the wilderness, but in this moral city it is doubtful if a large portion of society would have taken any serious notice of a discovered crime. They have a proverb here. "A fault hidden, is a fault half pardoned." These sinners of the first rank have had their iniquities revealed and will go to some other land to continue them. They should all have been hung.

All the sovereigns of Europe appear to have been struck with a locomotion fit. King Victor Emmanuel changes his capital and his son has just passed through here hurrying back from London to Turin. He was to have been feted at Compiegne, but recent events have driven him home. The heir to the Russian throne has been again to Copenhagen to betrothe the Princess Marie Dagmar. The heir to the British throne is at Stockholm. The French Empress, King of Prussia, and faithful Herr von Bismark are at Baden. The Emperor of Austria who has been travelling through Hungary is at Ischl, &c. There is a great deal of uneasiness and in Paris discontent, for it is thought that France is going to shake off the English alliance and go in for Prussia. We wish her joy of the change. There is some reason for supposing truth to lie at the foundation of this rumour. There have been frequent interviews between French and Prussian statesmen and sovereigns, and the other day when Marshal Wrangel paid a visit to the Empress in the Nassau duchy Her Majesty asked the Marshal, whose name is most unpopular here, to stay and dine. After dinner she begged three photographs, one for the Emperor, one for the Imperial Prince, and another for herself.

Our cold weather is just setting in and to-day we are all shivering and longing for logs of wood to blaze in the hearth. News has come up from the Cote d'Or that a pack of wolves made an attack a few nights back upon a flock of sheep killing 28. There are still wolves in several forests of France and a regular set of men whose duty it is to hunt them down. So much a head is paid. In hard winters, however, we have not only indigenous wolves but wolves from the heart of Russia. There is a regular run. They pass from one forest to another and cross the frozen rivers until they reach France and can go no further. They invade villages in the North where everything has to be securely housed, and when they cannot get anything better to grub they eat the soil. This early appearance of wolves, if they are migratory animals, is curious.

This nation accuses England of having no "cuisine." A writer of some note lately declared that Englishmen hardly ever eat anything but cold roast beef because time is money, and it is always found ready at hand. No sauce is made for that would be interfering with individual liberty and imposing an idea. Each man makes his own sauce. The French not satisfied with frogs and snails and fox cutlets have returned again to horseflesh. A large banquet at which nothing but this meat was served has just been given at Lyons. All the notabilities of the town flocked to it. The president who was not strangled by a horse shoe toasted the viands and spoke in favour of the introduction of horse flesh as a general article of consumption. The meat which had been served to the guests was that of a five years old slaughtered on account of a fracture which had rendered the poor animal unfit for service. He stated that 600,000 horses from 7 to 8 years old might be every year killed for food without any prejudice to either commerce, agriculture, or the army. It would be humane to horses to kill them, for horses when old were generally sold to persons who half starved and ill-treated these animals; they might be stall fed and would give cheap food to the poor.

The Duke of Magenta has landed in Algeria and issued proclamations and orders of the day. The colony is subjected to military rule and the civil power has become a myth for the third time. The Marshal has summoned the rebel tribes to knock under or stand the consequences of a sharp campaign which will shortly commence. The tribes misled by their marabouts imagine themselves equal to keeping the French at bay, and will of course suffer awfully for their credulity. There was already an army about as large as that which makes you feel tolerably safe in India when the Marshal landed, and it is a significant fact that reinforcements are still being sent over although the present proconsul said he could march through Africa with 10,000 men. The poor Flittas who rebelled a short time ago and who received rather a rude lesson are selling their cattle and goods to pay the taxes imposed upon them, and no doubt when they have been reduced to the most abject misery they will revolt again. Algeria was quite a godsend to Europe and was a bad thing for France. The French won't emigrate, and what can be done with them? A certain amount of Gallic souls must from time to time be sent to people [illegible] since they go to Australia and America. Algeria [illegible] irritation is a safety valve [illegible] countries from being [illegible] We [illegible] asking ourselves [illegible] French govern[illegible] large p[illegible] orders to [illegible] out of M[illegible] by that [illegible] although [illegible] rebel bands over and over again the work still continues anew. Men in buckram present themselves to be defeated with great slaughter and the loss of all the guns and ammunition. Frenchmen aware of the mistake of this expedition, and most of them are aware by this time, are wild at this business going on. They see they are doing our business and licking the country into some sort of security for English merchants to reap the benefit. They take the glory and leave us the profit, but they do not do this on purpose.

We are expecting important news from America, as when the last mail left Lee and Grant were getting into close quarters. The Confederate Colony here is in a great state of anxiety, but confident. Hood who was beaten at Atlanta was the only General who differed from Joe Johnston who constantly fell back before Sherman. Johnston has personal enemies in the government, and when it was determined to supersede him the command was offered to Hardee and others. With the exception of Hood they all agreed with the plan followed by their late chief and declined. Hood was appointed, was beaten, and lost Atlanta. Johnston retired from one position to another merely checking Sherman because he knew that Sherman who outnumbered him was in command of the best northern army, and that this army was furnished with all the newest and best instruments of war.

Some months ago a French painter named Allard who was pursuing his studies at Rome was murdered in his studio by one of his models. The man fled and could nowhere be found. The police have however at last come upon him; guided by an informer they went to some distance from the city and found the assassin in a lime-kiln where he had resided ever since the crime. He only left this purgatorial abode when he had business in Rome, and strange to say he still found means to sit as a model to several painters. Perhaps criminals were at a discount and sensation pictures eagerly demanded. A real murderer with the blood still as it were on his hands would make a fortune as Judas Iscariot.

The young Cohen kidnapped some time back, and Christianised as well as the Cardinals could manage so delicate a job, has not been given back to France. A Roman ran away with an English girl of the high Romantic school, who took refuge afterwards in the Convent of the Sacre-Cœur. The British Consul demanded the young woman who was of age and at Antonelli's orders the gates of the Convent were thrown open to Her Majesty's representative. The Consul found that no force had been used and retired to announce to the sorrowing parents that their daughter was merely acting after her own inclination and that he could not interfere. The French press is most savage that England should have been treated with such courtesy whilst France who has so long protected Rome should have been subjected to insolence.

BOMBAY.

THE Honorary Secretary Sailors' Home begs to acknowledge Rs. 100 from R. D. and T. R.

THE Government Telegraph Office was yesterday opened at Mahableshwur.

IT is in contemplation of Government to reduce the police force in Guzerat.

MR. ADERJEE JEEWANJEE, the energetic Postmaster of Nuriad has been transferred to the Post office at Memoodabad.

MR. E. P. ROBERTSON, the newly appointed Collector and Magistrate at Kaira, took charge of his office during the last month.

THE home papers inform us that Dr. Livingstone, the well known Missionary and African traveller, is about to return to Bombay in a short time, on his way to Africa.

IT is stated that the Ahmedabad Police have apprehended several persons in a Mandir (Temple) at that station who are supposed to have been implicated in the late mutiny.

THE Small Cause Court opened yesterday for the first time since the vacation; the full Court sat and heard a few motions for new trials. The cases were of no public interest.

THE C. M. S. N. Co's steamship *Indore* leaves for Hongkong and Singapore on the 4th instant, letters for China by this opportunity will be received up to 1. P. M. on that day.

THE first detachment of the 28th Regt. are expected to embark on Friday on board the *Tiverton*. The *Melmerby* has also been taken up for the conveyance of the head quarters and the remaining companies of the Regiment and is to be ready by the 15th inst.

THE Hon. H. [illegible]anderson left for Calcutta yesterday on board the B. I. S. N. Co.'s steamer *Bushire*, for the purpose of being present at the Legislative Council of the Governor General, which is to meet in the metropolitan city in a short time.

CYCLONE RELIEF FUND.—The Public meeting at the Town Hall, for the purpose of devising means for alleviating the distress of the numerous sufferers by the late Hurricane at Calcutta, will be held this afternoon at 4 o'clock. Sir Jamsetjee Jejeebhoy, Bart., is to preside.

WE are informed that the Judges of the High Court have not yet framed, the new rules for the conduct of the Vakeels' examination, but it is believed that they will be framed and promulgated for the information of the public before the ensuing Vakeels' examination which is to take place in February next.

THE Head Quarters Wing of H. M.'s 45th Regt. of Foot arrived in harbour yesterday under command of Col. Preston, on board the *Donald Mackay*; they proceed forthwith to Mhow, to relieve the 72nd Highlanders, a detachment of the latter corps being now on its way here to relieve H. M.'s 28th Foot.

THE DEWALLEE.—These holidays have just been brought to a close and have been celebrated with more even than the wonted brilliancy and extravagance indulged in at this season. For the last three nights Bombay has literally been in a blaze, the different classes of the native community vying with each other in decorating and illuminating their houses.

PROGRAMME of music to be played by the Band of H. M.'s 28th Regiment, at Colaba, this evening.

March .... "Follow on" .... Schmuck.
Waltz .... "Evergreen" .... Schmuck.
Selection (op) ... "Martha" .... Flotow.
Quadrille ...... "Zurich" .... D'Albert.
Cavatina (op) ... "Gie Arabi Melle Gallic ... Pacini.
Galop .... "Postillon" .... Zalel.

THE following is the list of passengers proceeded by the steam ship *Bushire*, Captain Cameron:—

To Carwar.—Dr. Balligall; Messrs. Maxwell, and Beynon.

To Calicut.—Hon'ble and Mrs. H. L. Anderson; Miss Grant; Mr. and Mrs. J. Ryan, and 2 children; Mr. J. C. V. Johnstone; Mr. B. Barron; Major Bridge; Mr. J. Tipping, C. E.; Mr. Bayliss; Mr. Clarke; Mr. White; Mr. Sparks; Mr. James Galbraith; and Mr. W. Renwick.

To Cochin.—Mr. Moses Leaka.

THE ship *Mofussilite*, 1,100 tons, built by Messrs. Alex. Stephen and Sons for Messrs. Finlay, Campbell, and Co., London agents of the Bombay Shipping Company, was launched from one of the builders' sheds at Kelvinhaugh on 20th September. This ship has been built by Messrs. A. Stephen and Sons on their principle of iron frames and wooden planking, is 15 A 1 at Lloyd's, metal sheathed on bottom, and wholly copper-fastened throughout. The ceremony of naming the ship was performed by Miss Broadfoot.

ON Sept. 24th, a very fine ship was launched from Messrs. Clover and Co.'s building-yard at Birkenhead. The vessel, which was named the *British Prince*, is intended for the East India trade, and has been built for Messrs. Beazley and Co., of Liverpool. Her length is 207 feet, and breadth of beam 36 feet, depth of hold 24 feet, her registered tonnage is 1200, tons. She is an iron-built ship, and will be fitted with iron masts and spars. After the vessel was launched she was taken in tow by a steam-tug and conveyed into the Queen's Basin, where she will receive her rigging and fittings.

THE ship *Bosphorus*, Anderson, Master, hence to Liverpool, arrived Oct. 1st. Reports having been in collision in the English Channel, and has sustained slight damage. *Expounder*, Irvine, Master, Akyab for Falmouth, put into Fayal Aug. 21st, very leaky and with about 600 tons rice jettisoned. Proceeded Sept. 4th, having obtained 24 extra hands to work the pumps. *Fitzjames*, Wardrop, from Moulmain to Queenstown, arrived at St. Helena Aug. 14th, leaky. *Gibson Craig*, Smith, from Akyab to Liverpool, put into St. Helena leaky, 30th August. *Henry Moore*, Clasmerdon, both from Bombay to Liverpool, passed St. Helena Sept. 1st and 2nd. All well. *Albatross*, Pollock, Master, Rangoon to Liverpool, put into St. Helena Aug. 26th, leaky. *Tillery*, McAuley, Rangoon to Liverpool, has put into Table Bay, leaky, and must discharge for repairs.

SEVERAL complaints have reached us relative to the nuisance caused by the offensive smells emitted from the building in Small Colaba used as a Home by the Strangers' Friend Society. We are informed that the [illegible] Inspector of the Scavenging department in [illegible] reported the matter to his superior, the [illegible] whose duty it is to enforce the [illegible] measures for the abatement [illegible] and in the event of their failure to [illegible] and remove the same, [illegible] to the owners [illegible] which the nuisance [illegible]

[illegible] we were [illegible] "Trovatore" at [illegible] amongst other things [illegible] admirable manner [illegible] Director of the [illegible] which consists of eighteen persons, five only of whom are Europeans. Much of course yet remains to be done, but it will be admitted that a great deal has been already accomplished when we say that through the exertions of the professor his musicians are able to render the score of an Italian opera by Verdi with harmony and precision. As regards the performance of the artistes on the stage, their singing, expression, the representation of their different *roles*, the scenery and general management we shall speak on a fitting occasion. The first public performance to the public takes place this evening.

A STRIKE.—We learn that the coolies employed by the Agent of the Landing and Shipping Company struck work on the 24th ultimo and would carry no coals on board the *Euphrates*. This delayed the vessel's departure.—*Sindian*.

A THREATENED STRIKE IN THE POST OFFICE.—We learn that the delivery peons of the Kurrachee Post Office have handed in a petition to the Post Master praying for an increase of pay, and representing that, if they did not get it by the 22nd proximo, they would be compelled to throw up their occupation, as the wages they now get do not suffice to keep body and soul together. Mr. Cabral has transmitted the petition to the Inspecting Post Master, Mr. Beauvais, who, we are sure, will do his utmost to secure the relief the men require.—*Id.*

FATAL AFFRAY.—A telegram received from Hydrabad on the 25th ultimo, the substance of which has been kindly communicated to us, states that an encounter had occurred there in the course of the day between a Pathan armed with a sword and a soldier of H. M.'s 95th Regiment on sentry at the Fort gate, which resulted in the two men wounding each other so severely that they were at the point of death when the telegram was despatched.—*Id.*

LAW.

HIGH COURT.—APPELLATE SIDE.

(BEFORE THE HON'BLE SIR JOSEPH ARNOULD, CHIEF JUSTICE, AND THE HON'BLE MR. JUSTICE TUCKER.)

AGE OF MAJORITY BY HINDU LAW.

In re Dhondiraj Vinyeck Bivalkar.

THIS was an appeal preferred from a Judgment given by R. H. Pinhey, Esquire, District Judge of Tanna, upon a petition by one Narayen Raghunath, the nearest relative of the above-named alleged minor, praying for a certificate of administration under Act XX. of 1864 of the Government of India, till the minor should attain his majority, which under the Act was eighteen years complete. The alleged minor is the son of the well-known Venayeck Purushram Bivalker, Minister of the Angria of Colaba, and was under the guardianship of the executor of his mother till he was sixteen years of age. After attaining that age, he took possession of all his property, which is very large, consisting of Inams, lands, houses, buildings, &c., and was acting as a person *sui juris*. Out of desire to annoy him, and, if possible, to obtain possession of the property, the petitioner, Narayen Raghunath, a distant relative of the alleged minor, applied for the administration, which was refused by the Judge. Upon appeal the High Court confirmed Mr. Pinhey's Judgment, observing that his was an ably written one.

In the District Court of Konkun at Tanna. Application under Section 7 of Regulation 8 of 1827, and Act XX. of 1864, and Clause 2 of Section 7 of Regulation 5 of 1827.

Applicant.—Narayen Raghunath Bivalkur prays for a certificate of administration as guardian of his relative, a minor, Dhondiraj Vinyeck Bivalkur, the son of Vinyeck Purushram Bivalkur, deceased, who died leaving property worth about 20 lakhs of rupees. Applicant declares that the said minor is of the age of 16 or 17 years.

On being asked by the Court the minor's exact age, applicant stated that he was seventeen last Holi.

Under the provisions of Section 7, Act XX. of 1864, notice of this application is to be issued; and Wednesday the 10th August 1864, is fixed for the hearing of the case.—12th July 1864.

10th August 1864.

On this application being called on for disposal, this applicant appears in person and Mr. Shantaram Narayen, Pleader of Her Majesty's High Court of Judicature at Bombay, and of the Konkun Civil Courts, and Mr. Ramchunder Trimbuck Acharya, Pleader of the District Court of Konkun, appear for the minor Dhondiraj Vinyeck Bivalkur.

Applicant Narayen Raghunath Bivalkur presents a petition saying that further proceedings on his application may be stayed, as he is in hopes of being able to settle it out of Court.

Mr. Shantaram Narayen, Pleader, opposed the motion for adjournment, on the ground that this Court has no jurisdiction in this case under Act XX. of 1864, and that this application should therefore be dismissed.

Mr. Shantaram Narayen, Pleader, further represents that he has received no instructions to consent to a postponement, but that if, after hearing the arguments on the question of jurisdiction, the Court rules that it has jurisdiction, and then on the statutes to go into the merits of the application, he will consent to an adjournment, with a view to the settlement of the application being settled, if possible, out of Court. The Court, therefore, before making any order on the application of applicant, Narayen Raghunath [illegible] the adjournment of the consideration of his application on the merits, resolves to hear the question of jurisdiction argued.

Mr. Shantaram Narayen, Pleader said,—Act XX. of 1864 is not made to apply, and its enactment is, to give it a retrospective effect, and to make a minor of one who has already attained, according to Hindoo Law, obtained his majority and Dhondiraj Vinyeck Bivalkur on coming of age at 16 assumed charge of his estate, granted releases to his guardians, and has since carried on many transactions and dealt with many persons as a man who has obtained his majority.—To declare Dhondiraj Vinyeck Bivalkur now a minor, and to deal with him and his estate under Act XX. of 1864, would be equivalent to declaring null and void the releases granted by him to his guardians, as well as all subsequent dealings he has had by himself. Such a consequence cannot have been intended by the framers of Act XX. to give it retrospective effect, injurious alike to the said Dhondiraj Vinyeck Bivalkur and to others. (Quotes Steele's Summary of Hindoo Law, page 31, para. 128; Strange's Hindoo Law by Mayne, edition of 1864, page [illegible] and note; Morley's Digest, vol. [illegible]; Colebrooke's Digest, vol. [illegible], page [illegible]; [illegible] page 115; Broom's Maxims, 3rd edition, *Nova constitutio futuris formam imponere debet, non præteritis*, page 34 to 40.)

Applicant Narayen Raghunath Bivalkur answers.—The will of Dhondiraj's father, Vinyeck Bivalkur is still in force, and the certificate of administration granted under it to the guardians therein appointed has not been cancelled. Dhondiraj does not conduct all his transactions himself as a man of full age, some of the business is transacted on his behalf as a minor still. Dhondiraj has not sense enough to take care of his estate. Dhondiraj neither does nor knows the precepts of the Hindoo religion; and a man cannot be said to have come of age, while he does not know his own religion. It was the wish of Dhondiraj's father, Vinyeck Bivalkur, that his son should not be put in possession of the estate until he was fit to manage it. The precepts of Hindoo Laws quoted by Shantaram Narayen, Pleader, do not apply to the Kuliyoog. Dhondiraj should not quote the Shastras which he does not obey. The Shastras differ as to the age at which majority is obtained. The further consideration of this argument should be postponed to allow of applicant looking for authorities which contradict those quoted against him. Laws do [illegible] retrospective effect, e. g., decrees passed before [illegible] Act can be executed now only for a [illegible] of 12 years. Applicant asks to have the [illegible] of the application [illegible] postponed—[illegible] he does not wish to have the property [illegible] conducted by Dhondiraj in open Court. Act XX. [illegible] was passed, because it was found that a boy [illegible] sixteen is not fit to take care either of himself or of his estate. By Hindoo Law, a boy does not, in fact, attain his majority until he is 18. On the 7th November 1862, the Judge, Mr. Tucker, ruled in appeal No. 647 of 1862, that Dhondiraj would not attain his majority until he was 18. In a case decided still later, Mr. Tucker, Judge, made a similar declaration. As no special appeal was preferred against either of these decisions, passed by Mr. Tucker, Dhondiraj must be held to have acquiesced in Mr. Tucker's ruling, that he would not come of age until he was 18, and is to be barred from again raising the question. Only eight days ago, a receipt was given in the Alibag Court on behalf of Dhondiraj by a minor, Dhondiraj cannot both be a minor and also of age.

Mr. Shantaram Narayen replies [illegible] necessary that any formal cancellation should [illegible] the certificate of administration granted to the guardians appointed in the will of Vinyeck Bivalkur. The receipt given on behalf of Dhondiraj in the Moonsiff's Court at Alibag was given by a Pleader acting under a power given to enable him to conduct the suit in the said Court, while Dhondiraj was still a minor—the decisions of Mr. Tucker are not binding on Dhondiraj, as to all the facts therein recited, nor against all the world.

JUDGMENT.

In order to determine the question whether Act XX. of 1864 can properly be applied to the person and property of Dhondiraj Vinyeck Bivalkur, as is alleged in the application of Narayen Raghunath Bivalkur to be a minor, it appears to me that it will be necessary to decide the following issues:—

1. Does a Hindoo attain majority at the age of 16 years?
2. If so, did Dhondiraj Vinyeck Bivalkur on attaining the age of 16 years, assume the management of his estate?
3. If so, can Dhondiraj Vinyeck Bivalkur be now declared a minor for the purpose of bringing his person and property within the operation of the several provisions of Act XX. of 1864?

(1.) My finding on the first issue is in the affirmative.

(2.) My finding on the second issue is also in the affirmative.

(3.) My finding on the third issue is in the negative.

I have arrived at the conclusion that a Hindoo attains majority at the age of 16, after some labour, and after searching through all the authorities within my reach. I have examined the authorities cited by Mr. Shantaram Narayen and several others. The authorities on this point are not unanimous, nor are they always themselves consistent, like most other points of Hindoo Law. This question might be answered any way, and still a text would be forthcoming to support a decision, however contrary, to the generally received opinion; but after very carefully comparing authority with authority, I am of opinion that the preponderance of authority inclines very strongly to the view which I have taken. To begin with the oldest and most valuable of the authorities that I have consulted, I find in the Institutes of Manu or Manava Dhurma Shastra (Sir William Jones's Translation, 3rd edition, edited by the Rev. P. Percival and published at Madras in 1863) at chapter viii, and Sulok 27:—"The property of a student and of an infant, whether by descent or otherwise, let the king hold in his custody, until the owner shall have ended his studentship, or until his infancy shall have ceased in his sixteenth year." This unqualified opinion is undoubtedly of very great weight, and unless capable of being explained away would of itself be conclusive. Turning next to Colebrooke's Digest of Hindoo Law (I quote from the original edition published in Calcutta in 1798) I find at page 17, volume 1, in part 1, Contracts book 1, on Loans and payments Chap. 1, on Loans Section 2 Article 1:—"A youth is a minor to the end of his fifteenth year," as we shall show in the chapter on the payment of debts," and at page 298 of the same volume in chap. V., on the payment of debts, a question is given from the Pandit Catyayana as follows:—"On the death of a mother, his debt shall in no case be paid by his sons incapable from non-age of conducting their affairs at their full age of fifteen years they shall pay it in proportion to their shares; otherwise they shall dwell hereafter in a region of horror." And at page 300: "Infancy extends to the fifth year; child [illegible] to the tenth; adolescence continues to the sixteenth year, when puberty commences." In the same page commenting on these passages Mr. Colebrooke writes:—"Minority must be taken to the end of the fifteenth year; and this must be understood of a computation by vulgar or Savana time from the day of his birth. Afterwards he is an adult and competent to manage affairs, as is expressly declared by *Catyayana*." I next turn to volume 2 of the same Digest, and page 220 in book II. in chapter IV., on subtraction of what has been given in section I. on unalienable property. I find 5 Slokas quoted from the Smriti, of which 4th and 5th are as follows: "4. An infant (Sisu), before his eighth year, must be considered as similar to a child in the womb: but a youth or adolescent (Poganda) is called a minor until he has entered his sixteenth year. 5th. Afterwards he is considered as acquainted with affairs, or sane in law; and becomes independent on the death of both parents, but, however old, he is not deemed independent while they live." Commenting on this last text at page 221, Mr. Colebrooke says:—"The sense of the last text (T.V. 5) is, that the act of a minor under the age of 16 years is invalid, because it is the act of an infant. After that age his acts are valid; but it is necessary that he should take his father's orders. If it be said, that the sense of the text is this, after the age of 16 years a youth is independent, if his parents be dead to prevent the validity of a sale or alienation by an infant, under the age of 16 years, whose parents are dead, or by a youth above that age, whose parents are living, two conditions are specified, his age of sixteen years, and the death of his parents. This interpretation is denied; for the text mentioning that he is considered as acquainted with affairs shows him qualified to conduct affairs in his sixteenth year, and independent on the demise of his parents." From the portions of Mr. Colebrooke's Digest which I have just quoted, I derive at the conclusion that that learned writer considered that a Hindoo attains his majority on completing his sixteenth year, although it would appear from the authorities cited by him that majority is attained on the completion of the fifteenth year, and the commencement of the sixteenth.

I next refer to the late Sir W. H. Macnaghten's Principles and Precedents of Hindoo Law (I quote from the original edition published at Calcutta in 1829). At page 103, at the beginning of Chapter VII. of minority, Sir William Macnaghten writes—"Agreeably to the Hindoo Law as current in the Benares and Mithila schools, minority is held to last until after the expiration of sixteen years of age; and according to the Doctrine of Bengal, the end of fifteen years is the limit of minority. In a foot-note on this passage Sir W. Macnaghten adds:—"Until the minors arrive at years of discretion, in the sense of restriction, before they attain their seventeenth year, the Ratnacara, see Dig. vol IV., page 243, according to Colebrooke, sixteen years must be completed.—E. I. Hindoo Law App. page 198."

And at the end of the same chapter, at page 112, Sir W. Macnaghten, referring to a case which is found in Borradaile's Sudder Adawlut Reports, and which I shall refer to presently, says:—"The Pundits being called upon to expound the laws in a case involving a similar question which was recently decided in Bombay they declared that a woman, who had succeeded as heir-at-law to property left by her own father, cannot dispose of that property in liquidation of the debts of her husband, unless her son having already attained the age of sixteen years, or age of discretion, shall consent to the Act." I next turn to Sir Thomas Strange's Hindoo Law, the third edition, edited by Mr. J. W. Mayne, and published at Madras in 1859. The following passage occurs at the end of chap. III. on the paternal relation, at page 72:—"Belonging to any of the three superior classes, the youth ceases to be, in a word, upon his ending his studentship, and returning home from his preceptor; if a Sudra, upon his completing his sixteenth year."

The authorities cited in support of this opinion are the text from Manu, and one of the passages from Colebrooke's Digest which I have already quoted, and which do not appear to me to make any distinction between the Shoodras and the three higher castes, as to the age at which majority attained. At page 76 of the appendix to the same work Sir T. Strange remarks on an answer of a Shastri in the Zillah of Madura, that a son is not liable for the debts of his deceased father until after seventeen, as follows:—"The son is of age at sixteen years complete or at entrance on his seventeenth." Jugonath in his Digest, says:—"The sixteenth year or end of the fifteenth, overlooking several authorities which are express as to this point. (Dig. vol. I., page 296). Thus Vireshwar, the commentator of the Mitacshara says a youth is independent immediately after sixteen years." Mr. Jaganath, commenting on a passage of Brihaspati concerning performance of penance by a boy under sixteen observes:—"A boy above five years to the end of sixteen, must be distinguished." Vachespatimisra, author of the Smriti Sar, expounds the words 'after the minor has passed [illegible]' [illegible] Catyayana [illegible] "One who has not arrived at the years of discretion, whose age is less than sixteen years." [illegible] 78 of the appendix containing on a case decided in the Zillah Cuddapah, Sir T. Strange, summing up the result of his enquiries, remarks in the following unequivocal and decided terms:—"The whole current of authorities fixes majority at sixteen, a term, which Jugonath and several compilers of digests explained to mean the entrance on the sixteenth year, but which older commentators of greater weight, understand to mean sixteen years complete." Referring to Mr. Steele's summary of the law and custom of Hindoo castes, I find at page 46 in the Chapter on Law, at section 27:—"Every boy is a student in the law at the end of his sixteenth year," Manu 8, 27. "A boy is entitled to sign papers and make oath as soon as he understands their nature, and is capable of conducting his worldly affairs. He may acquire and possess property at any age. After sixteen his consent is necessary to alienation of property to self-acquired property; and if a partition takes place between him and his father or brothers." The first part of the above quotation is based on the authority of the passage in Manu which I have already cited. At page 178 of the same work, in the chap. on the existing customs, under the heading parentage, at Section 20, Mr. Steele writes:—"At age no precisely limited between 15 and 20, when a son is able to conduct the affairs of the family or acquire his own livelihood, he may sign documents and attestations &c. [illegible] The age of majority is sixteen, D. A boy or girl is considered of age at 16, a father cannot turn a son out of his house before the age of sixteen, nor is he bound to maintain him after that age, unless incapacitated by natural imbecility, in which case the parents must maintain their child for life, K. If a son separate from his family his father does not give him stipend, a boy may make oath at 12, and at 16 may manage his own affairs and be answerable for debts and promises, R. In the higher castes a woman is considered to be always under tutelage." I have always found Mr. Steele's digest to be very accurate, and as the Bivalkur family are Brahmins I gather from the above passage that members of that family would attain majority at 16. I will next refer to Borradaile's Reports of Civil Causes adjudged by the Court of Sudder Adawlut for the Presidency of Bombay, quoting from the edition published in Bombay in 1862. In the report of case No. 34, Huzzah Baee, widow of Wullubdas Haridas, suing on the part of her son Narayendas Wullubdas, appellant vs. Harivundas Hurgovindas, sowcar Jetha Bhaee Hurgovindas, respondents, I find that "the law officers stated that a boy under 16 years of age is unfit to take charge of the estate, and that the Shastri considered as his guardian (*naib*) until that time, any confidential person or persons, or his mother, or a near relation"; and the Court approving of the [illegible]. In another case reported in Borradaile's reports, in which the most contradictory opinions appear to have been deduced from the same work, the Mitacshara. This case is reported in vol. 2, pages 58 to 63, No. 10, Jaceram Sudashee Sarungdhur, appellant vs. Luxmon Raghoobhut Sarungdhur. At page 61 the following is reported as part of the opinion given by the Shastri of the Northern Konkun:—"And in the M. (book section, leaf 20th, page 1st, line 13th) it is written:—"a person under 16 years of age is called Bal or Pougund. After that age he becomes fit for business, and his own master in life whether his parent be alive or not." Again at the 13th line a son (*sootis*) whilst under 21 years of age, shall neither pay the debts of his father, paternal uncle, nor even of his elder brother while they are absent." Also in the 16th line it is said even "if he become independent, but not qualified for business (that is between the ages of 16 and 20) he shall not be bound to pay their debts." Commenting on this opinion, Mr. Borradaile remarks:—"A person is termed Bal until of the age of 16 years, and after 20 years, before Vyvahar[illegible] or capable of conducting business, but that till 20 years old, he is not during his father's life-time, nor after, to be considered capable of transacting business on his own account." This opinion is based on an opinion from the same book which contradict each other and is the only one which I have been able to find distinctly placing the age of majority later than at the end of the sixteenth year. It is possible that the Mitacshara is consistent with itself and that the words in the portions that it is between the ages of 16 and 20 are the words not of the Mitacshara, but of the Shastri whose opinion is given. If this be so, then these words are to my mind clearly erroneous and destroy the real meaning of a passage which read without them is clear enough and coincides entirely with the other authorities which I have referred to above. There is a third case in the second volume of Borradaile in which a very explicit opinion is expressed in conformity with, and on the authority of the text of Manu quoted above. The case is No. 27, Lakshi, widow, and Shandbaee, daughter, of Balmookoond, appellants vs. Hurreechund Deochund, respondent, reported at pages 163-166. At page 166 it is reported:—"The Shastri answered, the boy during the life of himself, his own mother being dead, is the true heir to Balmookund's property, but being still an infant in law, and an orphan [illegible] his guardianship of his estate, until he attains the sixteen years of age, devolves, under these circumstances, upon the relations, to preserve the estate from the depredations of the relations and others. Upon this point Manu is explicit in the 27th verse of his eighteenth chapter. The translation of this is:—"The king must take the protection of the estate of a child whether derived to him by inheritance or otherwise, viz., until they have become Sana Vrich or fully learned, and is no longer a child." The commentary on the verse thus explains it:—"A relative to whom an orphan child is heir (or master in expectancy) must be taken care of by the Prince, to keep it safe from the unjust grasp of relations and others." And in the second place, "(in the commentary) a man must remain a Brahmacharya or student (counting from the time he puts on the Janvee or the Brahminical string, up

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tween 5 and 8 years of age, that is, when he quits infancy and enters childhood) during 16 years or as his case will allow, before he be fit to be discharged from under his tutor's care, as having completed his education, or become Suna Vrith. When, therefore, this is done he quits the term of childhood, but the student is often unable, from some cause to continue his education during the prescribed term: therefore until the childhood of nature expires, the prince must take care of the orphan minor's estate. And this natural minority, or childhood, lasts until attainment of sixteen years, for Jones says he who has not reached his sixteenth year is a child (Baluk, the word used throughout)." The last authority that I shall quote is a later one. In Macpherson's (now Mr. Justice Macpherson of the Calcutta High Court) New Civil Procedure Code, at page 3, it is remarked:—"The minority of Hindoo and Mahomedan proprietors of estates paying revenue to Government, and of proprietors of joint undivided estates for which the law requires a manager to be appointed by the proprietors, extends to the end of the 18th year without distinction of sex, whether they be under the guardianship of the Court of Wards or not." But it is evident from the authorities cited in support of this passage that the period of minority referred to exists under special statues and only as to certain kinds of property. The general rule of Hindoo law is given on the following page as follows:—"The full age of Hindoos not under the Court of Wards has been generally stated to be sixteen years complete. However in a late case it was laid down by the Sudder Court of Calcutta, that the majority of a Hindoo, who is not the proprietor of an estate paying revenue to Government, must in Bengal, be calculated from the end of his fifteenth year." I have not the means of referring to the authorities cited in support of the first of these two paras., but I think I have quoted sufficient authorities to dispose of the first issue laid down for decision." From a consideration and comparison of the above authorities I arrive at the conclusion that a Hindoo attains his majority according to Hindoo Law at 16, and that therefore Dhondiraj Vinyeck Bivulkur who is admitted by the petitioner to have reached his seventeenth birthday during the last Holi must have attained his majority on or about March 1863.

On the second issue it is unnecessary for me to argue elaborately, or to search for the facts on which my decision should rest. The grounds on which Narayen Reghunath Bivulkur seeks to set the Court in motion to protect and preserve the estate of Dhondiraj Vinyeck Bivulkur are that the guardian of Dhondiraj appointed by the will of his father Vinyeck Bivulkur has made over the estate to Dhondirej, and that Dhondiraj while enjoying the property is wasting it. Therefore I record an affirmative finding on the second issue. My reasons for the finding I have recorded on the 3rd issue are as follows: Act XX. of 1864 received the assent of His Excellency the Governor General on the 24th March 1864 and is entitled "An Act for making better provision for the care of the persons and property of minors in the Presidency of Bombay." Section 30 of this Act is as follows:—"For the purpose of this Act every person shall be held to be a minor who has not attained the age of 18 years." These words are certainly rather comprehensive, and will bear being interpreted as declaring all persons to be minors for the purposes of the Act who had not attained the age of eighteen years on the date on which the Act was passed. But so to interpret the Act would in fact be to give it a retrospective effect, by declaring all those persons to be minors, who had according to the Hindoo laws attained their majority at the age of 16 before the passing of the Act, but had not attained the age of 18 when the Act was passed. It appears to me that this can hardly have been the intention of the Legislature. The consequences of such a retrospective law would be so serious and inconvenient, not only to those who would be thus relegated to a state of dependence, but also to those of the public who had treated the newly made minor as a man of full legal age from the time he attained the age of 16: that a Court of Law would be extremely unwilling to interpret the laws as to give it any such retrospective effect. The Act must, I think, be interpreted as having prospective effect only, in fact as pleaded at the bar of the Court. In interpreting the Act the Court must remember the trite but sound maxim, *Nova constitutio futuris formam imponere debet non præteritis*, that is, "a legislative enactment ought to be prospective not retrospective in its operation." Commenting on this maxim, Mr. Broom (Legal Maxims, 3rd edition 1858) says:—"Every statute which takes away or impairs a vested right acquired under existing laws, or creates a new obligation, imposes a new duty or attaches a new disability, in respect of transactions or considerations already past, must be deemed retrospective in its operation, and opposed to those principles of jurisprudence which have been universally recognized as sound. In the Roman laws we find it laid down generally, that *nemo potest mutare consilium in alterius injuriam*, and this maxim has by the Civilians been specifically applied as a restriction upon the law-giver, who was thus forbidden to change his mind to the prejudice of a vested right, and that interpretation of the rule is at all events in strict conformity with the spirit of the civil laws appears clearly by a reference to the Code, where the principle which we here propose to consider, is thus stated. *Leges et constitutiones futuris certum est formam imponere negotiis, non ad facta præterita revocari nisi nominatim et de præterito tempore et adhuc pendentibus negotiis cautum sit.* Laws should be construed as prospective not as retrospective unless they are expressly made applicable to past transactions and to such as are still pending. It is in general true that a statute shall not be so construed as to operate retrospectively or to take away a vested right, unless it contain either an enumeration of the cases in which it is to have such an operation or words which can have no meaning unless such a construction is adopted. It is not enacted in the body of Act XX. of [illegible] what date the rule [illegible] take effect, [illegible] enumeration [illegible] which it would have retrospective effect, nor does it contain any words which can have no meaning unless such a construction is adopted. The rest of the chapter in Broom on this maxim was read at the Bar, and contains illustrations of its meaning and authorities for its application. I do not deem it necessary to embody any more of Broom's comments in this Judgment: for the maxim is well known and its application to the present case obvious. It was urged by the applicant Narayen Reghunath Bivulkur that statutes do sometimes have retrospective effect, and in support of this assertion, he was prompted by some one who stood behind him while he addressed the Court to quote the Limitation Law as having retrospective effect on decrees which were unsatisfied on the date on which the Limitation Act XIV. of 1859 became law. The answer to this argument is obvious. The operation of Act XIV. of 1859 on decrees which were unsatisfied from the date that the Act became law was [illegible] and specially enacted in sections 21 of the Act. These decrees come under the exceptions given by Mr. Broom, at page 38 in limitation of the rule on which Mr. Shantaram Narayen relies. The applicant Narayen Reghunath Bivulkur further argued that Dhondiraj Vinyeck Bivulkur was barred from pleading majority—first, by his own act in allowing his pleader to sign a receipt for him as a minor in the Alibagh Court a week ago and secondly, by the ruling of a late Judge, Mr. (now Mr. Justice) Tucker, in two cases tried in the Appellate Court in 1862. This objection hardly affects the consideration which my decision on the third issue is based: but the applicant's arguments were not urged methodically and in order, and as in my notes I find that this objection was one of the last which the applicant urged I notice it at the end of this Judgment. The first ground of the objection was satisfactorily answered at the Bar, without the assertion of Mr. Shantaram Narayen being denied. The second ground of the objection is not supported by the production of the Judgments relied on, and therefore the only conclusion I can draw regarding them is either, that the nature and force of these Judgments have been misunderstood, and hence misapplied; or else, that the portion of the Judgments relied on was mere surplusage not binding on Dhondiraj Vinyeck Bivulkur as against all the world.

My orders therefore will be that the motion of Narayen Reghunath Bivulkur for a postponement of the hearing of this case is rejected. The application of Narayen Reghunath Bivulkur for a certificate under Act XX. 1864 to enable him to assume charge of the person and property of Dhondiraj Vinyeck Bivulkur dismissed with costs.

CORRESPONDENCE.

POLICE PUGGAR.

To the Editor of the Bombay Gazette.

SIR,—So much has already been said through the columns of your valuable journal, regarding the insufficient pay of many of the government servants in Bombay, and the Police in particular, that it appears almost superfluous and useless to add any more on the subject; but it is an old saying, and many say a true one, that a constant dropping will wear a hole in a stone; though I think it would be much easier to make an impression on stone than on the hearts of some of the powers-that-be, for neither the wails of those in want, nor the appeals of the local journals on their behalf, seem to make the slightest impression on them. The Government authorities should not need to be told of the urgent necessity for them to take some steps for the immediate relief of many of the public servants now in Bombay. The Government authorities have before their eyes lists of the market prices of provision as well as the pay lists of all public servants; therefore they must be well acquainted with the miserable condition of many of them. If the authorities will kindly condescend to glance at the pay sheet of the Police, they will see there in black and white that some of the Europeans are receiving only Rs. 50 per month and Rs. 5 batta making a total salary of Rs. 55 per month, a pittance which every one knows is quite inadequate to maintain a European family in Bombay at the present time. This rate of salary was granted at a time when bread was sold at 24 loaves per rupee. A like description of bread is now selling at 6 loaves per rupee, so that four annas purchased then the same quantity of bread that one rupee will purchase now; from this it will be seen that a family could be maintained on Rs. 50 per month then as well as it can be maintained on Rs. 200 now. To meet all this extraordinary increase in the price of provisions the Government have been graciously pleased to grant the above mentioned five rupees batta. With these facts before their eyes it is very strange the authorities will not do something for the police: some time ago the Europeans constables brought their distress to notice by a petition. They are kept in suspense and as yet nothing has been done. I wonder does it ever occur to the minds of the authorities that the butcher and the baker will not wait our pleasure for the pice; the rootee wallas now say: "Sahib pilla pisa do nna peeche rootee lao?" Now where there are no pice to give, what is to be done? Probably the authorities think the police have peculiar opportunities to pick up a plum for themselves now and again, therefore there is no hurry about increasing their pay. This is what is styled economy in our days; great folks are remarkable for economy in India at the present time, they strain at a gnat and swallow a camel. But I know obscure individuals should form no opinion about such matters, yet very often we find that inferiors are quite alive to the blunders of great folks. Mr. Editor, I do not wish to have it supposed that the present Commissioner of Police is deaf to the appeals or blind to the wants of those under him, but on the contrary he deserves credit for being a man of sound sense, a kind disposition, and thoroughly conversant with all matters connected with the Police Force; and I am sure a man possessing only the one half of his knowledge and experience in these matters must have seen long before this the urgent necessity of having an increased and better paid Police for Bombay. It was confidently expected that he would have put the police in an efficient condition long before this, but the first step towards efficiency is to increase their pay, and this appears to be an insurmountable obstacle, because the very word increase is such an unpopular word in an official report that few like so use it now except a collector; it conveys an idea so opposed to the ideas of Calcutta folks that it is likely to become obsolete before long retrenchment; and not the efficiency of the public service seems to be the order of the day; for a proof of this we have only to take a glance at the Police, the Telegraph, and Post Office departments, and any man of the most ordinary capacity will see sufficient to convience him that it is a shortsighted policy to keep many of the servants of these departments on the miserable pittance they now receive. I know that lately something has been done for the peons of the Post Office, but that was not until the peons had left the work to go on by itself for a few days. The present insufficient pay will drive the natives out of other departments as well as the Post Office and it will drive the Europeans out of the country, and if things continue as they now are, others will not be in a hurry to come to take their place. It is not likely that Europeans will give up their homes, their friends, and all that is dear to them, and come here to waste the best years of their lives under the inhospitable climate of India for a salary that is barely sufficient to procure for them the commonest necessaries of life. England or the colonies holds out a better prospect than this for those who are willing to work. Probably the Government here have come to the conclusion that they can dispense with the service of the majority of the Europeans: if such be the case India must have improved very much for the better since 1857, and the rulers have good reason to congratulate themselves on the progress that has been made.

C. M.

P. S.—Mr. Editor if you will kindly afford me space for this I shall not trouble you with any more on the subject:—

For if the Bombay Ducks cackle
Too much about their food and toggery,
The Bengal tigers are sure to make a bobbery,
The Tigers may crush the Ducks by a stroke of the pen
Then the *rootee-wallas* will go the whole hog or none.

Bombay 1st November, C. M.

THE INVENTIONS AND DEVELOPMENTS OF GENIUS IN BOMBAY DURING THE AMERICAN WAR.

IV. THE ROYAL EXCHANGE BUILDINGS.

To the Editor of the Bombay Gazette.

SIR,—When the old hen is sitting in the basket warming her eggs and expecting her brood; when she rustles, and cackles, and twists her tail about, and shows other unmistakeable signs of gladness as she hears the cracking of the shell and the feeble sound of a half-stifled chirp, it seems a pity to disturb her by turning her off the nest, after all her patience and all her care, just at the very time she is expected to be called upon to perform a mother's duties of caring for her brood. Just so is it at present with our 'Royal Exchange Buildings.' The moment of expected parentage has come when the Promoters are to become Fathers, they can hear the crackle of the shell as the coming chick wants to get out, and viewing the anxious care of the tender mother, Mrs. Thompson, who treads lightly and turns gently for fear of "putting her foot into it," they fill up with love to her and actually cry with delight like babies or boobies.

And is it not a pity to take hold of the old hen by the scruff of the neck and pitch her out before the other old hens, to be laughed at by them all, and to be scornfully told she had been convicted of sitting on eggs of straw and deceiving the too-trusting parents? Oh Mrs. Thompson, Mrs. Thompson you horrid old witch! you'll be made soup of some day, you will, you egregrious humbug you! May the jackals make prey of you, for you're a disgrace to your feather!

Sir, there has been a scarcity of rain in Delhi, and as a consequence a deficiency of drinking water, and not a drop for ablution. Men in Delhi became dirty; one man in particular, a Mr. Thompson, looked as if he never could come clean again. But he was a favorite with the Goddesses: he had treated them to pea-soup and 'taters, the very dish they relished, and the very articles he dealt in, in Delhi. This Mr. Thompson was singled out for a Bath. Down came Mrs. Jupiter and took him into the clouds to Mr. Pluvius, and between the pair of them poor Thompson got such a scrubbing that they turned him red—hair, whiskers, nose and toes all one colour. Out of the clouds they whisked him and he came back to the earth with a dash, but instead of falling in Delhi, where he had left his clothes, he landed in Bombay near Framjee's, the fat Dubash in Apollo street. Framjee seeing this undressed little red fellow went out to dress him with a ten feet bamboo, while he sent for the Police. How the matter ended Mr Locke only knows. The fellow became a phenomenon, and lots of people went to look at him, and feel him, and examine his teeth, till he bit some of them, the Rapscallion! I went to the show amongst the rest, and guess my surprise to discover in him not an Englishman as the name of Thompson would lead you to suppose, but a Monsieur Touson, whom I had met in the Soup-shop in London near the Royal Exchange, the very identical hole in the wall that was subsequently knocked down, and for which the Proprietor took the Municipality into Court to recover damages to the extent of many thousands of pounds, which he didn't get. But Touson's occupation was gone and he found his way to Delhi and set up in the same line for himself. I addressed him in terms of recognition, and he tried to get over me but he couldn't. "Now Mr. Q." says he "just step into this room, which is the Bank of Delhi, and I'll enlighten you on many points. You know how I got here don't you? Well, I managed to scrape up an acquaintance and seeing there was a chance of starting the old business, as well as being keen enough to see how mad people are to go into anything with the name of company tacked to it, I [illegible] Perhaps you have seen my notice in the papers to the effect that I am coming out with what I call the Royal Exchange Buildings.'"

Q.—"But you said the old business: that wasn't a Royal Exchange you remember, except you call the shilling a plate for your soup a Royal Exchange."

Touson.—"That's just it. I am going to gather together all merchants, brokers, and share-gamblers into one room, which I call the Royal Exchange, and having [illegible] them there to transact business, they must have [illegible] and 'taters you know, especially if they catch the [illegible]. The back part of the Royal Exchange will be fitted up with large boilers and ovens, and supplied with a complete apparatus for an extensive soup manufactory."

Q.—"But what are the shares for?"

Touson.—"Shares in the Royal Exchange buildings to be sure."

Q.—"But you paid a ruinous price for them I hear."

Touson.—"Well, so I did, but I'll get it back from the public, and something to boot."

Q.—"But that's hardly right Monsieur?"

Touson.—"Bah! anything is right: in these times."

Q.—"Are the shareholders to have any concern in the soup department?"

Touson.—"Of course they are."

Q.—"Then Premchund will smash you. I'll tell you what Touson, there are three things that won't take root in Bombay, a theatre, an hotel, and a cook's shop. I am an old stager here, and I never knew a cook's shop able to tide it over six months. The last thing of the kind in Bombay was started by the *Times of India*, it was just your idea. They had first the 'business' branch, exchange business they called it, but the only exchange business actually carried on there consisted in sundry dubashes going in occasionally to exchange abuse with the publishers for not sending off their masters' papers in time; the second was the intellectual branch, and this was supported by a lot of fellows who had nothing to do, and no money to purchase newspapers; the third was the culinary branch. This came to a dead halt in a fortnight, for nobody seemed to care for the soup, the gutters got choked with bones, and the surveyor to the Municipality indicted the proprietors for a nuisance. They put up seven sign boards at different parts of the house, and every blessed one of them had the word exchange on it in flaring letters. There was the cash exchange, the job exchange, the talk exchange the soup exchange, the soap exchange, the sleepy exchange, and the bullet and bowie knife exchange. The whole thing was as great a humbug as this pretended exchange of yours. Take my word for it we don't intend to let any Delhi Frenchman screw the cash out of us to form a public company for private benefit, and laugh at our beards by offering us soup and 'taters as you call it. Hang your Exchange Rooms and your hot tiffins, and hang yourself I was going to say, but there's time enough for that. Hang the whole box and dice of fellows who come here for no other purpose than to get up shaky, bamboozling concerns of this kind, and all the way from Delhi too. Its bad enough in us to allow some of the 'get ups' we now have, and by our own Bombay people, but to be hoodwinked by a fellow from Delhi whose name and stature are both shorter than they should be, whose very hair and nose are not the proper colour for placing trust in, whose antecedents and coat-cuffs smell of soup; soup from London, soup from Delhi, soup in Bombay, get away with you! Who's to know what hospital or Pinjrapool may take up your contract for beef? You tire me, Sir, with your nauseating ideas. Your Royal Exchange Building will be a nasal abomination and a stomach pump. Every Bunnia in the place will shun you. You'll go in for anything after that. Nothing is too slimy for you. You'll get up a Royal Exchange Building will you? Why did'nt you try it in Delhi? The pluck of Bombay will be turned into bear's grease if this little town will get your kite up for you. All the way from Delhi, to try it on against the Bombay cockneys. Hear him Premchund, the boasting little Frenchman. He has been seven mortal days telling us what he is going to do the next day, and then it's the next day, and I fear there will be a great many next days before he'll see a premium on his soup-kettles. We could almost swallow any thing, but this Royal Exchange chokes us completely. I suppose Monsieur Touson wants half a crore of rupees out of us, and has come all the way from Delhi to fetch it? If the thing was ingenious, or fresh, we might tolerate it. But it's a parody, a miserable mimic, a cast off idea, it won't grow in Bombay, it's too bombastic, too barefaced, and too foreign. Has Monsieur Touson ever heard of poor old George Brist's idea of making Grant Buildings a Royal Exchange? Many of our European houses, and some natives, tried to help him out with it. How he failed! Nobody would go to the Royal Exchange and the Royal Exchange would go to nobody, I wonder some old stager here didn't prevent Monsieur tumbling into this mess. It will certainly be necessary to *douche* him. I hope he is laying the Vehar Water on the 'Building'? He must use some of it for his own soup, if he persists in refusing it for any other purpose. He might convert his purchase into a Fire Engine Establishment, which is more wanted than a Royal Exchange."

Twenty times has the thing been got up, and twenty times it has failed. But then the people did it with their own money, now Monsieur wants your money, Sir, and my money. Our least answer is "Don't he wish he may get it?"

I have spent some of my time in devoting serious attention to our inventions and developments at which we are going ahead fast enough in all conscience, but this 'Royal Exchange' has quite taken the wind out of me though it hasn't the cash. Give us time to think Monsieur Touson on the legitimate length of our wants, and the feasibility of your plan for supplying them, before we fool away half a crore of Rupees to fatten a Jupiter-washed chap from Delhi who never was sent here to get up companies. There surely must be something to do in the Delhi Bank, and if I am right, allow me to suggest that Monsieur Touson be made to "stick to his last," and to let things alone which burnt other people's fingers over and over again, and which only end now in burning holes in our pockets. Silly people there are amongst us, but have those silly people no friends to hold them back from playing a game which is more risky than pitch-and-toss, for in that you may turn up heads once in a way, but in a Royal Exchange it will be "turn tail" to the end of the chapter?

Make haste and pay the calls: Jupiter and his man Touson are waiting.

31st October. Q.

THE MONEY MARKET.—A SERIES OF ARTICLES FOR MEN OF BUSINESS.

(From the Economist, Sept. 24.)

No. II.

WE showed in a former article that the bullion in the Bank of England was the only unlent and unused store in the country; that the reserves of other bankers were only figures in an account,—money lent by bill-brokers or by the Bank of England; or else Consols, Exchequer bills, and so on—securities which would have to be sold in case of need—which must be turned into money before they could fulfil the purpose of a reserve—before they could pay demands at a dangerous emergency. Other banks (the reserves for excess of circulation which Scotch and Irish bankers are by law compelled to keep, and other minor exceptions apart) only keep the cash in their till which is necessary for their ordinary business, and, *therefore*, not available at an extraordinary call. The bullion in the Bank of England is the only unlent reserve,—the only unused store which can be trenched upon when foreign payments are inevitable,—the only store that is at hand when domestic credit is deranged. We then showed how small this 13,000,000*l* or so of bullion was in proportion to the trade by which it was affected, and to the credit of which it was the basis. We called attention to the almost incredible, if not very familiar fact, that this bullion store had not increased since the year 1844, though the export trade of the country had increased from less than 58,000,000*l*. to 146,000,000*l*, and though the liabilities of the four largest joint stock banks, which, being known and certain, are the best accessible tests of expanding credit, had increased from less than 8,000,000*l*. to more than 65,000,000*l*. From this we inferred that it was no wonder our money market was so impressible when the structure of credit and of commerce was so vast and so augmenting, and its foundation so small and so stationary. Augmenting demands and unaugmented means must cause great delicacy.

But the exact position of our money market and the smallness of its basis cannot be understood without remembering the peculiar provisions of Sir R. Peel's Act upon the Bank of England. That Act was passed twenty years ago, amid a cloud of theoretical discussion. Now-a-days, after twenty years' experience, we may speak of it without much theory and yet with some confidence.

What has turned out to be the essence of the Act of 1844 was hardly alluded to when the Ac[illegible] passed. There was much discussion on oth[illegible] points,—as to the necessity of diminishing circulation when the bullion reserve dimi[illegible] —as to lessening the number of Bank n[illegible] an unfavourable exchange was to [illegible] and other difficult matters; but [illegible] if any one, said that its real us[illegible] tangible effect was that it compe[illegible] England to keep a great suppl[illegible] purposes—a great mass of bulli[illegible] be used both to pay notes and [illegible] if either should be called for[illegible] original framers nor the original [illegible] Act of 1844 said much, if any [illegible] tendency to compel the Bank of [illegible] a large banking reserve;—and y[illegible] ed out to be its vital and critic[illegible] effect of it which is in every [illegible] sequence which one eager class de[illegible] a sounder though less eager class[illegible]

As to the refined and abstruse a[illegible] which the Act of 1844 was origi[illegible] we have often in this journal s[illegible] soundness, and if we had to sta[illegible] new country, its provisions are [illegible] those which we should suggest. [illegible] always recognised its efficiency [illegible] the Bank to keep a large reserve[illegible] all purposes, and its transcende[illegible] that respect.

[illegible]

In 1797 the bullion was reduced to	......	1,086,170
In 1826 — — —	......	2,459,510
In 1837 — — —	......	4,089,600

Now such a reduction is impossible. The mode in which this result has been achieved is very curious.

It is not true that the Act of 1844 augments the delicacy of the money market, but it is true [illegible] the Bank Directors. Before the Act of 1844 the dangers of the Bank of England were the same as now, but its administrators did not perceive those dangers. The Act has provided a most effectual mode of sharpening their perceptions.

The essence of the matter is this. The bullion in the Bank—the 13,000,000*l*.—is the basis of all our credit, whether of "bank notes" or "circulating credit" as Mr. Huskisson called it, deposits, or "ledger credit" as it might be called. But the Act of 1844 splits the bullion into two parts, and enacts that one part shall be exclusively applicable to the circulating credit and the other part to the deposit credit. Now, as experience proves and theory suggests, an unfavourable exchange always acts not on the active circulation, but on the deposits; the exporters of bullion draw a large cheque upon the Bank of England; and as only one part of their resources is applicable to this exposed liability, they have to be very watchful and very prompt.

Let us look at this matter more in detail. If the return issued on the 14th day of September had been made out so as to show the proportion of the bullion in the Bank to all its liabilities, it would have been as follows:—

LIABILITIES.	£	ASSETS.	£
Circulation (including Bank post bills)	20,960,414	Securities	31,381,674
Public deposits	6,702,054	Coin and bullion	12,905,511
Private deposits	12,723,630		
	40,386,098		44,287,185

But the law requires that the banking department account shall be made up separately, and the proportions stand—

LIABILITIES.	£
Public deposits	6,702,054
Private deposits	12,723,620
Seven-day and other bills........	544,299
	19,969,963

And the reserve is—

	£
Notes	6,391,000
Coin	748,396
Total	7,139,396

This reserve is called "notes," but by going to the other side of the Bank, these notes can be exchanged for bullion, and, therefore, are bullion. The moment, therefore, we are asked for 2,000,000*l*. of bullion for Egypt or elsewhere, heavy cheques are drawn on the banking department. This reserve, call it "notes" or "bullion," as you please, diminishes very rapidly, and the Bank Directors must be careful or else the banking department will become insolvent. When the account is made out in the old form, a loss of 2,000,000*l*. looks bearable, and might escape notice; but when the two accounts are separated and the banking department stands alone, a loss of 2,000,000*l*. excites universal attention, causes comment, and warns the administrators of the Bank to be careful and cautious.

There is nothing in the Act of 1844 as to the Bank reserve. The Act only says that a separate account shall be made up as to the circulation, and that for every note, at first above 14,000,000*l*. and now above 14,650,000*l*., coin or bullion shall be deposited. In conformity with this enactment, on the 14th of September, the following account made up and called the issue department account, was published:—

ISSUE DEPARTMENT.

	£		£
Notes issued	26,807,115	Government debt	11,015,100
		Other securities	3,634,900
		Gold coin and bullion	12,157,115
		Silver bullion ...	..
	26,807,115		26,807,115

But the result is that the Bank of England must, like other bankers, have some bank notes or coin to pay their deposits with, and, accordingly, they make up a separate account for their banking deposits thus:—

BANKING DEPARTMENT.

	£		£
Proprietors' Capital	14,553,000	Government securities (including Dead Weight Annuity)	10,797,005
Rest	3,901,979	Other Securities	20,787,579
Public Deposits, including Exchequer, Savings Banks, Commissioners of National Debt, and Dividend Accounts	6,702,054	Notes	6,391,000
Other Deposits	12,723,620	Gold and Silver Coin	748,396
Seven Day and other Bills	544,299		
	38,424,070		38,424,070

and thus it results that they have only 7,139,396*l*. to meet their banking liabilities.

Nothing can be clearer from experience than that the operation of an unfavourable exchange is upon the banking reserve, and not upon the active circulation. In October, 1857, the course of the accounts was:—

Week ending,		Active Circulation.	Banking Reserve of Notes.
		£	£
October	3........	20,824,714	4,606,940
—	10........	20,862,690	4,024,400
—	17........	21,052,315	3,217,185
—	24........	20,585,707	3,485,840
—	31........	21,184,276	2,258,275
November	7........	21,079,942	2,155,315
—	14........	21,086,430	957,710

and then the Act was suspended. The experience of 1847 was the same. A theory, too, explains that such would be the result. A person who wishes to export bullion either has a credit already at his bankers', or he gets one. He sells some securities, no bank notes pass, a mere cheque is given; he gets a credit at the bank, he draws a cheque, he gets notes at the banking department, he changes the notes at the issue department, and then bullion is sent abroad. He does not collect the scattered bank notes out of doors, from shopkeepers' bills and gentlemen's purses—it would take him weeks to do so. He draws a cheque on his account, and so gets what he wants in half an hour.

The effect of separating the banking reserve from the currency reserve is to isolate the banking reserve—to expose it alone to an unfavourable change.

But the importance of that separation, exclusive of post bills, cannot be fully comprehended, till we compare the amount of the banking liability with the currency liability. The active circulation of the Bank of England was on the day we are dealing with 20,216,115*l*, and the reserve against it is thus shown:—

	£
Total bullion in issue department.........	12,157,115
Less notes in banking department	6,391,000
Reserve against active circulation.........	5,766,115

or between one-fifth and one-fourth. And even if we add the country bank issue and the Scotch and Irish issue, which for several reasons is not correct, the account stands:—

	£
Bank of England issue	20,216,115
English Joint Stock Banks.............	2,895,225
English Private Banks	3,110,049
Scotch do	4,250,482
Irish do..........................	5,345,345
	35,817,216

and the reserve at the Bank of England (taking no account of Irish and Scotch reserve) would be still about a seventh of the circulation of the country.

But if we turn to the banking reserve, the comparison is very different. The Bank of England held on the day of the account we are considering 7,139,396*l*. of banking reserve, and this, as we have shown, was the reserve, not against the liabilities of the Bank of England, but also against the whole banking liabilities of the entire country, against every banking liability in England, Scotland, and Ireland. Now the deposits of the Bank of England are 20,000,000*l*. in round numbers, and those of the four largest banks 65,000,000*l*.—and the total of these 85,000,000*l*., to say nothing of all the rest of the country, is [illegible] than eleven times the Bank reserve. Some [illegible] the Scotch banks said that their other [illegible] very many times their circulation. [illegible] probably be too much for [illegible]gdom, as Scotland is the [illegible] is most highly extend[illegible] at 20 times. Sup[illegible]kers to be 20 [illegible] circula[illegible]

[illegible] trusted cu[illegible] be obtained. But such trifles as a few millions may be safely neglected in the face of the enormous figures we are now considering. If it be true that the reserve held against the banking liabilities is only a hundredth—and this is probably an estimate that overrates the proportion of the reserve—we need not consider such small additional items as the local circulations of the country districts of the sister countries.

The effect of the Bank Act, therefore, in isolating the Bank reserve is clear—it compels the *smallest proportionate reserve—by far the smallest—to be held against the most exposed liability.* To meet an unfavourable exchange, money runs rapidly out of the banking department, and that department is charged with liabilities which, but for our familiarity with them, would be frightful, and against these liabilities only a minute reserve in comparison is kept. Naturally, the moment the Directors see their till running low, they are compelled in rational prudence to raise their rate, and strengthen their hands, and so set their house in order.

This is the great good of the Act of 1844, and the great evil of it is very clearly connected with it. The use is that (we speak respectfully) it *frightens* the Bank Directors in time, and compels them to take prompt steps by way of precaution. The danger is, that it may frighten other people too, and has done so. In 1847 and 1857, the few days before the Act was suspended were such as all who experienced them will ever remember. They excited in innumerable minds *unforgetable* anxiety. When the banking reserve, thus isolated, thus subjected to enormous liabilities, thus alone exposed to a foreign drain, runs very low, all the world gets frightened. The late Sir George Lewis once said, with this meaning in his mind, "Peel's Act does incalculable good, except for one week in ten years, and during that single week it does so much harm that we doubt whether the previous good is an adequate counter-weight for it." The good of Peel's Act is that it alarms the Bank Directors; the harm, that it alarms other people also: the advantage, that it may prevent a panic; the curse, that if it does not prevent, it enhances it.

Next week, we shall indicate certain measures by which the most material benefits we now obtain might, in our judgment, be secured, and the formidable, the *awful* price we pay for them be much diminished, if not altogether saved.

(From the Economist, October 1.)

No. III.

WHAT A PANIC IS, AND HOW IT MIGHT BE MITIGATED.

IT is often said that Sir R. Peel's Act broke down in 1847 and 1857, but it should also be said that it must always break down under like circumstances. Its provisions are adapted to a state of quiet and tranquillity. They tend to protect that quiet and to preserve that tranquillity. But those provisions are not adapted to a state of alarm and confusion. On the contrary, they tend to aggravate that alarm. At the early stages of confusion they intensify apprehension, and they cause *panic* where otherwise there would have been merely *fear*.

It has not been sufficiently observed how very peculiar and technical is the sense in which we now talk of 'panic.' It would naturally signify a general destruction of all confidence, a universal distrust, a cessation of credit in general. But a panic is now come to mean a state in which there is a confidence in the Bank of England, and in nothing but the Bank of England. There is an increased demand during a panic for Bank of England notes;—at such times an enlarged trust is reposed in the Bank, but there is a much diminished confidence in every one else. Distrust is diffused, but the Bank of England does not feel it; the use of its credit is augmented.

The reason is obvious. There is, in the ordinary working of banking in England, a refined mechanism of diffused credit which economises the use of bank notes, of visible instruments of exchange, of money in the ordinary sense of the word. By the aid of the clearing house, of country bankers, of London bankers, of the Bank of England, all working together, we have arrived at the marvellous result that the most important bargains are settled without the use of any bank notes or coin whatever. A cheque is given, and by the aid of the system of set-offs to which we have alluded, and which is so well known that we need not describe it in detail, this bit of paper pays for cotton or indigo as effectually as sovereigns, and pays for it in every part of the kingdom. There is, in addition to the ordinary money of the country, a vast supplementary currency in which, speaking generally, all wholesale transactions are settled, in which every important transaction is concluded. Except in parts of the North England, where a rather barbarous mode of charging bank commissions restricts the use of cheques and banking, no one pays any large debts except by cheque. The whole wholesale currency of the country is a *ledger* currency,—a currency of bankers' deposits transferred by bankers' cheques. Bank notes in general [illegible] customary use, are [illegible] currency. Small matters are settled *by* them; large matters are settled *without* them.

In a panic, this auxiliary and supplementary currency is at once in part annihilated. Its very foundation is taken away. That foundation is credit, and instead of credit, there is discredit. A person, for example, who has lent money on securities will not take his debtor's cheque and give up those securities. He says, "No. These are extraordinary times,—times that baffle *me*. I must have bank notes. With them I know I am safe, but with everything else I do not know, I am uncertain." The general machinery by which bargains are settled and debts paid in this country is in times even of commencing panic disturbed and superseded; and the delicate confidence upon which that currency reposes is suddenly removed.

In a panic, this currency of cheques—this currency of refined credit—is much disturbed, and is in part destroyed; and, therefore, we fall back on credit of the first order,—on credit of the coarser sort,—upon Bank notes. We require *more* Bank notes, just because the *feeling*, the confidence which made *few* Bank notes effectual, has disappeared.

The same cause operates in another way at the same moment. Few Bank of England notes are required, because, over all the country, bankers, relying on the tranquillity of industry and the steadiness of credit, do not think it necessary to keep many bank notes. The banker knows that he will not use them, so why should he keep them, and so lose the interest? But in times of panic,—in times even of embryo alarm and commencing fear,—a banker cannot feel so safe. If one banker in a town fails, the banker next door ought not to be without apprehension. He says, my creditors may come and ask for their money, and I must have Bank notes—notes they *must* take—to pay them with. The worst may not come, but also it may, and I must keep myself prepared.

Lastly. There are other currencies in the country beside the Bank of England. It may well happen that some of the banks which supply the English country currency might fail, and then at once, and before the provisions of Sir R. Peel's Act for that purpose could easily be brought into operation, there would be a run to replace it. If a Scotch or Irish issuing bank should fail, the result is identical, though the process is different. The other Scotch or Irish banks could issue notes upon bullion to fill the void in whichever country it might be; but they could only obtain that gold by getting a credit balance at the Banking Department of the Bank of England, by drawing a cheque on that balance, by getting notes in payment of that cheque, and getting those notes paid in gold at the Issue Department. Those notes are then cancelled, but the effect is the same as if they had been taken to Ireland, or Scotland, and there issued. The panic has in both cases destroyed the local circulation, and taken Bank notes out of the Banking Department of the Bank to replace them. In one case it has issued, and in the other destroyed them; but that is immaterial: the demand on the Bank issue, the void in London, is the same.

These various incidents of a panic all come to the same result—a pressure on the Banking Department of the Bank of England. More notes are required, and these are taken out of the reserve there. Bank of England notes are a legal tender, and of course this aids their use in time of difficulty; but it is not the essence of that use. Years before Bank notes were legal tender, they had a similar kind of magic influence. Their credit was good where no other credit was good. Otherwise it would not have been possible to make compulsorily receivable—a legal tender.

But the essence of Sir R. Peel's Act is that beyond the fixed sum—beyond the legislative limit there shall be no additional Bank notes [illegible]rtue of the Act is that it concentrates the [illegible] the Directors on the banking reserve, [illegible] them to raise the rate of discount [illegible] they would or no. But when [illegible] are at once concentrated [illegible] characteristic virtue of [illegible] characteristic vice. [illegible] these large and [illegible]onsequence the [illegible]armed. [illegible] two occasions [illegible] experienc[illegible] [illegible]nk Direc[illegible] [illegible] have [illegible]eived [illegible]ce. [illegible]e are [illegible]n unfavourable foreign change but the danger of uncontrollable domestic panic. By raising the rate of interest we can cure the foreign drain, but an increase of the value of money would not mitigate or diminish a domestic panic. Probably it might enhance the alarm; at any rate, it would not cure it.

The remedy seems plain. There ought to be *within* the law, a power of doing, when necessary, precisely what was done without and *beyond* the law in 1847 and 1857. The Chancellor of the Exchequer and the First Lord of the Treasury should have the legal power of suspending the Act of 1844. Of course they would be responsible to Parliament, and it might even be provided that they should submit the step they had taken to the express judgment, and ask upon it the distinct sanction of Parliament. But whether this were provided by verbal law or not, the practical working of our constitution would answer that the exercise of such a power would be very narrowly watched. The legitimate Opposition, "Her Majesty's Opposition," would always make a handle of it, move a vote of censure on it, if it could. Unless the general voice of the nation sanctioned it, a considerable Parliamentary minority would criticise it. If that general voice condemned it, the Ministry would lose the confidence of the country, and would lose its place and power.

This provision would under no circumstances tend to render money cheaper. We are quite opposed to those who amend the law of 1844 in the interest of laxity,—in the interest of insolvency. When capital is scarce, the short loans of it ought to be dear; and when capital is plentiful, the short loans of it ought to be cheap. And what we call the interest of capital in Lombard street is really an advance of money for brief periods. What, then, it may be asked, would be the use of this expedient,—what be gained by that which is proposed? This would be gained. At present, in case of an internal panic, before the Bank of England and the Government combine to break the law, there is a dreadful week or so of suffering. The Bank reserve, at the end of the day on which the letter of 1857 was issued, was reduced to a mere trifle. The clause we propose would save most of that week. It would enable the Treasury and the Bank to deal with an internal panic, not as an exceptional montrosity to be destroyed by an illegal act; but as a calculable, though unpleasant piece of business, to be managed calmly as a matter of business. We last week quoted a saying of Sir G. Lewis. He said that Peel's Act did so much evil in the panic week that it made one doubtful, on the whole, it were not bad rather than good, notwithstanding all the good it did at other times. Our proposal would save, we believe that week, and upon this we rest its justification.

THE POWER, USE, AND PROSPECTS OF THE GREAT GOVERNING FAMILIES.

(From the Spectator.)

WITH the Vanes concludes our list of the great English families. During the publication of the series, a period extending over more than twelve months, we have received but three letters complaining, of any statements of fact,—one to correct our account of the descent of the property-right over the Scilly Isles, two others rectifying errors in the involved and troublesome pedigree of the Herberts. It is clear, however, from other letters that the design of the series has been in some quarters mistaken, at least a dozen families having demurred more or less openly against their own exclusion. The writers of those letters, generally cadets of great houses, forget that we never proposed to edit a peerage, or give a popular history of English dignities, or play the *role* of kings-at-arms in any way whatever. Under our scheme no family however old was included unless it was now also great, no family however great could be reckoned unless it had also a great political history. The first rule struck out, as to our own surprise it proved, every commoner with the doubtful exception of the Wynns of Wynnstay, the second left us dubious only as to the claims of the clergyman peer who now represents the mighty family of the Kingmaker, and whose descendants if they continue to manage their wide but poor estates as he is doing may yet claim a place among the most powerful in the land? Our object was to elucidate the half forgotten but cordinal fact of British constitutional history, the existence in the empire of a few great families who have exercised from age to age an unbroken influence upon its policy, who have occasionally been powerful enough to govern the country as if it were their property, and who even now, when the feudal *regime* has disappeared, when opinion has become an executive force, when ultimate power has been legally transferred to the whole middle class, are stronger than any other single interest, and if united could resist almost any combination of interests. The origin of these families has been various—conquest, service, Court favour, or high business ability, the single uniform fact being that they can survive everything except the loss of their lands; but from the time of the Reformation they have been leading influences in the State, the fixed data with which every Government and party and political genius has had sooner or later to reckon. They wrested from the people the spoils of the monasteries, and they defended the people against the policy of the Stuarts; they built up the constitutional throne under William the Dutchman, and saved it under George the German; they fought Europe through the great struggle which lasted our fathers' lives, defied the people in 1831, were beaten by them in 1832, and have, as we shall speedily show, in the succeeding thirty-two years once more rebuilt their power. That power, as our series shows, has rested on many circumstances; but it has always been connected inseparably with the possession of land. During the feudal times the class ruled naturally, for the great owners of land were by the feudal system the only men in command of military force. When the wars of the Roses, the cruelly subtle police of the House of York, and the extraordinary personel qualities of the House of Tudor appeared to have shattered their strength, they and their dependents contrived to seize the third of England which belonged to the Church, and when the last Tudor died they retained under the Stuart dynasty the only consistent power. Could Cromwell but have conciliated them we should still in all human probability be living under the shadow of a national dynasty, English in lineage and speech and habit of thought, English, too, in all likelihood, in its narrow insularity. As it was, the steady abstinence of the nobles prevented the necessary enthronement, gave time for the reaction and enabled the people once more to recall the evil Scotch House who in England never entertained a policy their people approved, who never built aught, or founded aught, or reformed aught, to whom power brought nothing so sweet as the opportunity of tyranny, and adversity no lesson so keenly felt as the value of dissimulation. When the re-action had become intolerable the great families called in a Stuart who was also a Dutchman, and when the curse which in all ages has, fortunately for Englishmen rested on the race, had spoiled even that experiment, when half Stuart William, and Stuart Mary, and Stuart Anne had died childless, they summoned the German House under whose reign one and they alike have flourished beyond historic precedent.

From the Act of Settlement to 1831 English history but the record of the intrigues of the governing families and when in 1832 the people deprived them of their less autocracy, they and their cousins possessed a clear majority in Parliament they bided their time, secure that in "the long run the influence of property was sure to tell." It did tell. During the long peace which followed 1832 their property increased enormously, the ability the class has always displayed led them to take the lead in all productive enterprise, they reformed agriculture, opened mines, built great harbours, planted forests, cut canals accepted and profited by the railway system, and built the faubourgs of the great cities. Able and audacious, still regarded with curious liking by the people, and full of that individuality, that sense of personal right which is the strength of an aristocracy, they again threw themselves into politics, and speedily regained nearly their ancient monopoly of power. They alone could afford to follow politics from boyhood as a profession, and that fact gave and gives them a twenty years' start of all competitors. They alone have as a class that instinct of control given to able individuals in all classes, and they therefore speedily monopolized high administrative office. Above all they alone had as a class not to be made known to the people. Smith must serve before a constituency knows who Smith is, but a Seymour's name tells the same constituency all about him, his antecedents and his connections, his fortune and his tone. Hence a preference on the hustings almost ludicrously strong, so strong that in the counties a bad specimen of the class, some red-eyed, knock-kneed, gawkey lad of twenty-one has often a better chance of public favour than the man who has all his life been the guiding mind of the locality. So powerful has been the action of these circumstances, so engrained is in England the preference for these houses, that the thirty-one families whose histories we have related supply at this moment one clear fourth of the English House of Commons, the ultimate power in the State. We are not talking of so-called "influence." We have compiled a list of the boroughs and counties over which these [illegible]uses in quiet times exercise a direct ascendancy [illegible]decline to rest our argument upon such [illegible]le ground. "Influence" may be interpre[illegible]nyhow, and we have a better test. Here is a list of seventy members now sitting in the Lower House, and unmistakeably belonging to the Thirty-one.

H. J. Adeane, grandson of 1st Lord Stanley of Alderley, Cambridgeshire.
Viscount Andover, eldest son of Earl of Suffolk, Malmesbury.
Hon. A. H. Baring, son of 3rd Lord Ashburton, Thetford.
Sir F. Baring, nephew of 1st L. Ashburton, son-in-law of 1st E. Effingham, Sir G. Grey, Portsmouth.
T. Baring, nephew of 1st Lord Ashburton, Huntingdon.
T. G. Baring, H. Bingham Baring, cousins of 2nd and 3rd Lords Ashburton, Penryn, Marlborough.
Cavendish Bentinck, grandson of D. of Portland and of 1st Earl of Lonsdale, Taunton.
G. W. P. Bentinck, West Norfolk.
F. H. F. Berkeley, son of 5th Earl Berkeley, Bristol.
F. W. F. Berkeley, C. P. F. Berkeley, son of Lord Fitzhardinge, Cheltenham, Gloucester.
Sir Richard Bulkeley, son-in-law of Lord Stanley of Alderley, Anglesea.
J. B. Wentworth Buller, married niece of Duke of Northfolk, North Devon.
Lord Burghley, son of Marquis of Exeter, North Northampton.
Hon. F. H. Calthorpe, grandson of 6th D. of Beaufort, East Worcester.
Lord G. Cavendish, brother to Duke of Devonshire, North Derby.
Lord R. Cecil, son of Marquis of Salisbury, Stamford.
Lord A. Churchill, son of 5th Duke of Marlborough, Woodstock.
Lord R. Clinton, son of Duke of Newcastle, North Notts.
G. Clive, Hereford.
Hon. G. H. Clive, grandson of Earl of Powis, Ludlow.
A. Baillie Cochrane, married grand daughter of 5th D. of Rutland, Honiton.
Lord Enfield, grandson of 1st M. of Anglesey, Middlesex.
Hon. C. W. Fitzwilliam, son of 3rd Earl Fitzwilliam, Malton.
Lord F. Fitzroy, son of Duke of Grafton, Thetford.
Colonel G. C. Forester, grandson of 4th Duke of Rutland Wenlock.
Hon. E. F. Leveson-Gower, son of 1st E. Granville; son-in-law of D. of Devonshire, Bodmin.
Granville Leveson-Gower, Reigate.
Lord Montagu Graham, grandson of Duke of Manchester, Herefordshire.
Sir George Grey, nephew of 2nd Earl Grey, Morpeth.
Lord Grey de Wilton, cousin to Earl Derby Weymouth.
Earl Grosvenor, son-in-law of 2nd Duke of Sutherland, son of Marquis of Westminster Chester.
Lord R. Grosvenor, son of Marquis of Westminster, Flintshire.
Marquis of Hartington, son of Duke of Devonshire, grandson of Earl of Carlisle, North Lancashire.
Robert Harvey, brother-in-law of D. of Buckingham, Bucks.
Right Hon. J. Henley, grandson of E. of Westmoreland, Oxfordshire.
Viscount Holmesdale, grandson of Earl of Beverley, West Kent.
Hon. C. W. Howard, son of 6th Earl of Carlisle, East Cumberland.
Lord Edward Howard, son of 13th Duke of Norfolk, Arundel.
Lord Ingestre, son of Earl of Shrewsbury, North Stafford.
Earl Jermyn, grandson of Duke of Rutland, West Suffolk.
Fitzhardinge N. Kingscote, grandson of Duke of Beaufort, West Gloucester.
W. H. P. Gore-Langton, son-in-law of 2nd D. Buckingham, West Somerset.
Sir Baldwin Leighton, nephew to Ld. Stanley of Alderley, South Salop.
Lord George Lennox, son of 5th Duke of Richmond, Lymington. Chichester.
Lord Henry Lennox, son of 5th Duke of Richmond, Lymington, Chichester.
Hon. H. G. Liddell, great-grandson of D. of Somerset, South Northumberland.
Lord Lovaine, heir of Duke of Northumberland, North Northumberland.
H. Lowther, grandson of 1st Earl of Lonsdale, West Cumberland.
Hon. H. Lowther, son of 1st Earl of Lonsdale, Westmoreland.
Lord John Manners, son of 8th Duke of Rutland, Leicestershire.
Lord George Manners, son of 8th Duke of Rutland, Cambridgeshire.
H. F. Mildmay, grandson of Lord Ashburton, also cousin of the Clives, Herefordshire.
Lord R. Montague, son of 6th Duke of Manchester, Huntingdonshire.
Lord A. Paget, son of 1st Marquis of Anglessey, Lichfield.
Lord Clarence Paget, son of 1st Marquis of Anglessey, Sandwich.
Col. Douglas Pennant, son-in-law of Duke of Grafton, Carnarvonshire.
Hon. W. Portman, son-in-law of Earl FitzWilliam, Dorset.
Arthur Russell, nephew to Duke of Bedford, Tavistock.
F. C. Hastings Russell, nephew to Duke of Bedford, Bedfordshire.
Alfred Seymour, Totness.
H. Danby Seymour, Poole.
Poulett Somerset, grandson of Duke of Beaufort, Monmouthshire.
Lord Stanhope, son of Earl of Chesterfield, South Notts.
Lord Stanley, son of Earl of Derby, King's Lynn.
Hon. W. O. Stanley, Lord Stanley of Alderley, Beaumaris.
Lord Henry Thynne, grandson of 1st L. Ashburton and married daughter of Duke of Somerset, South Wilts.
Right Hon. C. P. Villiers, brother to Earl of Clarendon, Wolverhampton.
Sir Charles Wood, son-in-law of 2nd Earl Grey Halifax.

This list might be expanded greatly by a careful search through the alliances of the members, but we prefer to keep beyond cavil or dispute, and it is sufficiently long. Add to it those connections, the dependent boroughs like Calne, in which the proprietor does not seat a relative, the counties in which the magnate holds a practical balance of power, and therefore though he cannot appoint can veto any appointment, and we shall find that the thirty-one families at this moment supply one hundred and ten members, or a clear working fourth of the English section of the representation, have in fact as great a direct power as the whole kingdom of Ireland, double that of Scotland, five times that of London, as much as that of London and the forty next greatest cities. And then we are told by silly Radicals that in considering the origin and history of these houses we are pandering to the flunkeyism of the British people. Why we believe it to be beyond all shadow of doubt that when we have added the great Irish and the great Scotch proprietors, it will be found that sixty families supply, and for generations have supplied, one-fourth of the House of Commons, one-fourth of the ultimate governing power for an Empire which includes a fourth of the human race.

The political signification of a fact like this needs little exposition, but we may in a few words just point to the main advantage and this advantage which the Empire has derived from its existence. The great houses have been and to a large extent still are to our political system what bones are to the body. Unseen they have given strength and firmness to what might else have been a gelatinous mass. No king, or demagogue, or soldier has been able to mould the mass according to his own fancies because of these hard substances. They have frequently resisted even the apparently irresistible current of events, once in the great Continental war, decidedly and very unwisely turned it back. Slow, like all oligarchies, to admit the necessity of change, tenacious of ideas once received, daring in experiment when a need has once become patent to them, they have given to our policy consistency, courage, and above all that faculty which all democracies without exception lack—an almost asinine patience. Seymours or Percies, Russells or Herberts expect to be great next century as now, plan for next century as well as this, reckon immediate advantage light when compared with the great objects, the permanent grandeur, and rank, and power which they desire England to hold, because with the greatness of England their own is indissolubly bound up. It is the element of resistance, the breeze in the brick, the hair in the mortar, the fibre in the wool, the bone, in the body, which they contribute to our social fabric, the quality of permanence which they add to our institutions. They are the trees in the hedge, and that smile also expresses the one great disadvantage of their existence. They shade the field too much. Corn must be very good and the sunshine very bright for it to ripen under them. Or to quit metaphor, it is the disadvantage of aristocracy that all political ability not immediately connected with rank has a double task to perform—first to rise to the aristocratic level, then to persuade the people. It takes an able man twenty years to obtain from the nation the consideration these families obtain from birth to put Jones at forty-five on a level with Cavendish at twenty-one. This is true not only of Parliament but of the services, and the consequence is that three-fourths of the ability and courage and genius of the people is lost to the service of the State. A Wellesley is a general at thirty, a Havelock or Campbell wastes his life in rising to the point at which men think of making him a General. The consequence is that unless England happens at any one moment to find a genius in the highest rank, she must either do without one, or content herself with one who comes from the mass and has wasted half his power in raising himself above them. But for the fact that the great families sometimes dopt a man of striking ability, as they adopted Burke, Pitt, Peel in part, Sir Cornewall Lewis, and may yet adopt Mr. Gladstone, this evil would in the long outweigh all the advantages of their power, for if the cloudy lesson of history there be one maxim clear, it is that nations in their hour of trial are saved by men and not by systems, that though a patriciat may govern Rome it is the individual dictator who must in emergency preserve it. Even as it is this mischief is most marked, and will before long call for some strong remedy, if we would not acknowledge to all the world that England is becoming effete. Strength and exclusiveness are the good and the evil of the oligarchical element in the British Constitution. Fortunately for the country the division into parties while it leaves the strength intact diminishes the exclusiveness; Whigs and Tories maintain on all grand points, such as the necessity of power at sea, the same traditional policy, but as neither Whig nor Tory can rely on the whole of the aristocratic strength each is thrown back on the people, and Lord Derby stands surrounded by a Cabinet of commoners, and even Whig magnates angrily doubt whether the son of a West Indian merchant can be prevented from becoming Premier. But for this, and the total inaptitude of the class for journalism, the only political function they have never attempted, the exclusiveness might yet make our history resemble too nearly that of Venice. The Republican oligarchy ruled ably a thousand year and died, while the little dukedom which was once its feeble rival has expanded into a sixth great Power.

Will the influence of these great families endure? The answer of most thinkers is that it will not that the steady growth of the democratic idea has pulverized influences greater than theirs and must ultimately pulverize them. We cannot feel so certain, cannot blind ourselves to the facts that after Cæsarism had crushed the Roman world to one uniform level of slavery the patriciat had still a monopoly of regular administration, that in modern France the Fauburg St Germain still rules society; that in modern America it is a real help to a man to be born Adams, or Randholph, or Winthrop, that in this England of ours the abolition of the Upper House would instantly fill the lower one with great Peers. Let the suffrage be universal and Earl Derby stand for Lancashire, does any one know any Hodgson who would have a chance? The redivision of property may ultimately shatter their power, but short of that their dignity and consideration will probably for a century steadily increase. We are probable but on the threshold of commercial success, and of that vast enterprise it is they who always reap the first-fruits. No trade can flourish that for every pound does not pour a shilling into the treasury of a Grosvenor or a Bentinck, a Russell or a Stanley, a Neville or a Gower. They own the soil, and rental rises with wealth as the surface of a field rises from successive deposits of guano. Every year, too, the pedestal on which they stand, the greatness of the Anglo-Saxon race, rises and spreads wider. In another hundred years these thirty-one families will be the marked and ticketed families among two hundred millions of English-speaking men, the only persons possessed of advantages to which ordinary men cannot attain, the only figures higher than that increasing crowd. A Percy, say, was great under the Tudors, that is, among two millions of half-civilized men. He is less now comparatively, but positively, he stands socially above sixty millions of wholly civilized men, who are racking nature to find him means of gratification. His political power may decline, but his social power must increase. A Scott might once have taken the field at the head of four thousand followers, the Duke of Buccleugh could not rely on the swords of four; but then 190 members of Parliament would not have voted that a road should be turned lest the House of Scott should be compelled to look on coaches. Every year, too, adds to the number of the *nouveaux riches*, precipitates into society some four or five men, each with his million, with the power which belongs to a million, and with a sovereign reverence for the few families which have millions too, and something else they themselves can neither pretend nor buy, a direct connection with the past history of an imperial race. Dukedoms may be abolished by the year 2000,—we pretend to no opinion on that point, perhaps no man save John Stuart Mill could give us even a reasonable prophecy,—but of this we feel assured, that if they are not abolished an English dukedom will in that year be a prize beyond all social compare, a prize such as a throne is now, a position the ultimate goal of all that is great, or ambitious, or rich, among a race which will by that time be ruling directly or indirectly over half the world. The increase of intelligence, the new rapidity of intercommunication, the terrible publicity under which all our children will be doomed to live will only increase this tendency, as telescopes make the boulders on a plain more and not less prominent to the eye. The political power may depart, though we do not think it will, for wealth grows stronger instead of weaker, and the great houses more conscious of their position and therefore more careful for its maintenance; but the social power must increase, and unless we greatly mistake a hundred and thirty years hence a popular journalist will still find in this series materials which will interest a far larger and more widely scattered audience. Mankind is more conservative than enthusiasts dream, and remembering that after all the long and weary struggles of the nations the descendants of Henry the Fowler still move all the armies of Europe, we cannot feel certain that our great-grandchildren will have lost the help or escaped the influence of the Great Governing Families.

MILITARY.

ARRIVALS.—NOVEMBER 1st.

Alye, Colonel, Royal Artillery, on leave, from England.
Shaw, Lieutenant Colonel R., Staff, on leave, from England

DEPARTURES.—NOVEMBER 1st.

Gordon, Lieutenant F. H., 7th Regiment N. I., to join, to Poona.
Furneaux, Lieutenant Colonel W., H. M.'s 103rd Fusiliers, on medical certificate, to England.
Green, Major, Staff Corps, on leave, to Baroda.

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GENERAL ORDERS.

By His Excellency the Commander-in-Chief.
Adjt. Genl.'s Office, Poona, 31st Oct.

Referring to G. G. O. of the 9th September 1864, Officers Commanding Regiments are directed to forward the Committee proceedings in all cases of the loss of stores, which come under the provisions of that order, to the Adjutant General of the Army, by whom they will be transmitted to other authorities if necessary.

In cases of loss of stores by theft Commanding Officers will be careful to give prompt information of the robbery to the Police authorities, both in Camp and District, in order, that early measures may be taken to recover the stolen property.

It should invariably be noted in the Committee proceedings that this has been done.

Serjeant Major William Spencer of the Unattached List, is transferred from the Central Military School and appointed Garrison Serjeant Major, Bombay, vice O'Brien, discharged.

The following arrangement are ordered in the Quarter Master General Department, consequent on the departure of Major Wray, on medical certificate to England, as per G. G. O. dated 25th instant.

Major MacDonald Assistant Quarter Master General, Poona Division of the Army, to act as Deputy Quarter Master General.

Capt. Holland Deputy Assistant Quarter Master General, Belgaum Brigade, to act as Assistant Quarter Master General, Poona Division of the Army, vice McDonald.

Captain R. Maltaby, Deputy Assistant Quarter Master General, on special duty to act as Deputy Assistant Quarter Master General, Belgaum Brigade, vice Holland, and will join as soon as the duty on which he is now employed is finished.

The undermentioned officers are reported to have passed the required examination in the native language as follows:—

Hindoostanee Staff Test.—Captain E. S. Beauish, D. 18 R. A.; and Lieut. W. S. Nugent 103d Foot.

Sergeant R. Andrews of the unattached list, employed in the Public Works Department, is remanded to the Corps of Sappers and Miners.

SHIPPING.

ARRIVALS.

Oct.	Ships.	Commanders.	From
31	Donald McKay	Richard	Queens Town July 28
	Pythouns	Alexander	Liverpool June 23.
Nov.			
1	Longwood	Peterson	Calcutta Sept. 13.
	Charriot of Fame	Clarke	Calcutta Aug. 28.
	Good Success	McNoach	Calcutta Aug. 29.

DEPARTURES.

Nov.	Ship.	Commanders.	To
1	Bushire (s)	Cameron	Malabar Coast and Calcutta.
	Muharaj (s)	Jenkins	Surat.
	Coromandel (s)	Carew	Aden and Suez.

PASSENGERS ARRIVED.

Per Ship *Donald McKay*, from Queens Town.—Colonel Preston; Captain Hobbs; Captain Preston; Captain Beamish; Captain O'Neill; Lieutenant Tennant; Lieutenant and Adjutant Colwell; Lieutenant Hooke; Lieutenant Johnstone; Lieutenant Dane; Lieutenant Gage; Lieutenant Chambers; Lieutenant Washing; Ensign Garnett; Ensign Townley; Ensign Reeve; Ensign Carteright; Assistant Surgeon Wood; Assistant Surgeon Martin; 591 Non-Commissioned Officers and men; 75 Women; 70 children; 1 School-Master and 1 School Mistress.

The following vessels began to load yesterday:—
Ship *Malmerry*, for Liverpool.
Steamer *Manchester*, for Surat.
Steamer *Elphinstone*, for Surat.

FREIGHTS.

Liverpool	Cotton ...	£3 ?s. 0d. to £3 10s. 0.
	Seeds ...	£1 0s. 0d. Nominal.
London	Cotton ...	£2 0s. 0d. Nominal.
	Seeds ...	£1 5s. 6d. to £1 5s.
To Havre	...	Nothing doing.
To Clyde	...	
To Hull	...	

SEEDS—Linseed, Khandeish...at Rs. 6-8 per cwt.

Rapeseed, Guzerat ...	6-18 to 6-14.
Gingelly mixed, (Black	32 to 33.
and White ...	38 to 40.
Niger ...	27 to 28. Nominal.

BENGAL.

Arrivals.—October 24, *Charles*, Colin, (port not mentioned) 21st September; *Rover*, *Wayfarer*, *Bushire Merchant*, *Thomas Seddon*, *India*, *Scotia*, *N. Curwin*, and *Pierre*, particulars not received.

COMMERCIAL.

BOMBAY DAILY BILL, SHARE, AND STOCK LIST

EXCHANGE.

On what Place.	Terms.	Rates.
London Banks ...	6 months' sight	2s. 1½d.
Do. Credits ...	Do. do.	2s. 1½d.
Do. Documents ...	Do. do.	2s. 1¾d.
Calcutta ...	½ sight ...	101½
Do. ...	30 days' sight ...	[illegible]
Do. ...	60 Do. do. ...	[illegible]
Madras ...	30 Do. do. ...	[illegible]
China ...	60 Do. do. ...	[illegible]

SHARES.

Names.	Paid up.	Last Half-yearly Dividend.	Rates.
BANKS.	Rs.		
Agra Bank ...	500	15 per ct.	180 per cent. pm.
Alliance Bank ...	[illegible]	......	58 per cent. pm.
Alliance Financial ...	100	......	70 per cent. pm.
Asiatic Bank Corpn ...	179	......	177 per cent. pm.
Bank of Bengal ...	4,000	10	3,000 per sh. with
Bank of India ...	250	6	68 ex div. [N. sh.
Bombay [illegible]	[illegible]	9 do.	247 per cent. pm.
Bombay City Bank ...	100	......	58 per cent. pm.
Bombay Presidency Bank ...	100	......	15½ per cent. pm.
Bombay Joint Stock Corporation ...	300	......	21 per cent. pm.
Bombay Trading & Banking Association (Limited)	125	......	Par.
Broker's Banking Company ...	100	......	23 per cent. pm.
Central Bank ...	250	6 do.	56 per cent. pm. [incldg. n. sh.
Chartered Bank of India A. & China ...	500	5 do.	120 per cent.
China Bank ...	25	......	65 pm.
Chartered Mercantile Bank of India, London and China ...	250	10 do.	219 ex div.
Commercial Bank ...	500	9 do.	137 ex-div.
Comptoir d'Escompte de Paris ...	200	7½ do.	[nml. 100 per cent. pm.
East Indian Bank ...	25	......	19 per cent. pm.
East India Trading and Banking Corporation ...	100	......	51 per cent. pm.
Eastern Financial Association ...	50	......	32 per cent. pm.
Financial Association of India ...	100	......	62 per cent. pm.
Indian Peninsula London & China Bank ...	150	......	78 per cent. pm.
London & Bombay Bank ...	......	......	6 per cent. pm.
Madras Bank ...	1,000	12 do.	127 per cent. pm.
Oriental Bank Corporation ...	250	8 do.	170 per cent. pm.
Royal Bank of India ...	200	......	60 ex-div.
LAND COMPANIES.			
Bombay Reclamation Co.	5,000	......	[pm. Rs. 24,000 p. share
Mazagon Land and Reclamation Co. ...		......	10,500 pm.
Colaba Land Company ...	10,000	Rs. 10,000	Rs. 63,000 pm.
Elphinstone Land and Press Co. Limited ...			per whole share.
One whole Share comprising ...			Rs. 61,000 per share pm.
1 A Share ...	4,000	450	
1 B Share ...	6,000	170	
4 G Shares ...	6,000		
2 Frere Press Co's Shares	1,500	......	
Houses and Land Investment Company ...	900	......	Par.
Victoria Land and Press Co ...	4,000	150 do.	Rs. 25,500 pm.
PRESS COS.			
Apollo Press Co ...	11,000	1,800 per share.	Rs. 23,000 per sh.
Colaba Press Co ...	2,700	300 do.	Rs. 6,000 per sh.
Fort Press Co ...	5,000	850 do.	Rs. 12,500 per sh.
Hydraulic Press Co ...	4,000	350 do.	Rs. 1,500 pm.
Bombay Press Company	1,600	......	Rs. 2,300 pm.
Framjee Cowasjee Patent Press Company ...	1,500	......	Rs. 1,800 pm.
Scinde Press Co. Limited (Kurrachee) ...	750	......	Rs. 700 pm. nml.
Alexandra Press Company Limited (Madras)	500	......	Par. Nominal.
East India Press Co ...	450	......	Par.
Victoria Press Co. (Limited) Madras ...	100	......	25 prem.
Albert Press Co. (Limited) Kurrachee ...	1,000	......	900 pm. sh. nml.
Deccan Cotton Cleaning Co. (Limited) ...	650	......	150 pm. sh. nml.
RAILWAY COS.			
G. I. P. Railway Co Consolidated Stock ...	218-5-6	pr. ct.	[discount Rs. 20 per cent.
Do. New £20 shares ...	180-11-6	2½ do.	Rs. 5 discount.
Bombay Baroda & C. I. R. Company ...	1,000	2½ do.	Par.
SPINNING & WEAVING COMPANIES.			
Bombay Spinning and Weaving Co. ...	5,000	500 per share.	Rs. 1,500 prem.
Great Eastern Spinning & Weaving Co. ...	1,100	......	Rs. 125 prem.
Manockjee Petit's Spinning & Weaving Co. ...	850	......	Rs. 50 prem.
Oriental Spinning and Weaving Co. ...	2,500	140 Rs. p. share	Rs. 400 prem.
Royal Spinning and Weaving Co. ...	1,500	......	Rs. 200 prem.
Victoria Spinning Co. ...	5,000	......	Rs. 2,200 prem.
Coorla Spinning Co. ...	5,000	7½ per cent.	Rs. 600 [nml.
Bombay United Spinning & Weaving Company	1,000	10 do.	Rs. 350 prem.
SHIPPING COMPANIES.			
Bombay Shipping Co. ...	1,500	......	Rs. 4,000 pm.
Bombay Coast and River Steam Navigation Co.	1,500	26 per cent.	Rs. 900 pm. sh.
Bengal Steam-ship Co. ...	1,500		Rs. 700 prem.
Iron Ship Company (Ld.)	2,500	......	200 dis.
Oriental Ship Owning Association ...	750	......	Rs. 25 pm.
Prince of Wales Ship Co.	1,500	......	300 dis.
Messrs. Vagts & Co.'s Slip & Dock Company.	500	......	75 per share.
Union Shipping Company Limited ...	1,000	......	Par.
Western India Ship Co.	1,000	......	Par.
MISCELLANEOUS.			
Bombay Contract and Building Company ...	300	......	20 pm.
Bonded Warehouse ...	900	......	200 dis.
Treacher & Co. (Limited)	250	12 per cent.	4 per cent. pm.
Goa Coffee Co. ...	250	......	nominal
Bombay Gas Company ...	50	......	5 per ct. pm. nml.
East India Cotton Agency ...	50	......	Par.
Khandeish Farming Co.	100	......	Par.
United Mercantile Trading Co. Ld ...	100	......	2 discount.

SOMNARAYEN NARNARAYEN,

Exchange, Stock, and Share Broker, Fort.

GOVERNMENT SECURITIES.

Four Per Cent. Transfer Loan ...	95
Loan 1835-36 ...	93
Loan 1842-43 ...	
Loan 1854-55 ...	
New Five per Cent. Loan ...	103
Five-and-a-Half Per Cent. Loan ...	111

PRICES OF BULLION, &c.

Sovereigns, each ...	Rs. 10-2-3
Bank of England Notes ...	„ 10-6
Spanish Dollars ...	„ 210
Carolus ...	„ 290
Mexican Dollars ...	„ 230
German Crowns ...	„ 214½
Five-Franc Pieces ...	„ 223¼
Bar Silver ...	„ 106¾
Gold Leaf ...	„ 16-7/16

PRICES CURRENT, 28th October 1864.

COTTON at Colaba	Per candy
Dholera, (ready.) ...	Rs. 490 to 500
Bhownuggur ...	„ 500 to 502
Broach ...	„ 475 to 480
Surat ...	„ 495 to 505
Oomrawuttee ...	„ 445 to 450
Porebunder ...	„ 410 to 420
Akote ...	„ 495 to 500
Compta ...	„ 400 to 405
Veeraval ...	„ 400 to 405
Hinghunghat ...	„ 550 to 560
Khandeish ...	„ 380 to 390
Dharwar (Sawginned) ...	„ 540 to 546
Dholera (December delivery) ...	„ 540 to 542

OPIUM—Malwa Rs. 1,425

Avec de mauvaises dents jamais femme n'était belle,
Avec de jolies dents jamais femme ne'toit laide.'
J. J. Rousseau.

Mr. ADOLPH GABRIEL,

THE WELL KNOWN DENTIST OF LONDON,

HAS the honour to announce to the Nobility, Gentry and Public of Bombay, that he may be consulted upon all Diseases of the Teeth, daily, from 10 A.M. to 5 P.M. at his Office,

No. 9. RAMPART ROW, FORT.

IMPORTANCE OF THE TEETH.

A perfect set of Teeth is indispensable to Nourishment, Health, Beauty and Voice.

AS TO NOURISHMENT,

Because the Food must be thoroughly masticated to be perfectly distributed throughout the system.

AS TO HEALTH,

Because if the mastication is imperfect, the food oppresses the organs of digestion; and if the Teeth are unsound they vitiate the normal secretions of the mouth.

AS TO BEAUTY,

Because imperfect Teeth disfigure the mouth, and also distort the regular outline of the face.

AS TO THE VOICE.

Because the tone and articulation are both damaged by the want of a complete set, and by misplaced or imperfect Teeth.

THE FUNCTIONS OF DENTAL SURGERY ARE:—

Firstly.—To direct the proper growth of the Teeth in youth.

Secondly.—To arrest the progress of decay.

Thirdly.—To reinstate Teeth which have become wanting or imperfect.

EFFICIENCY OF ARTIFICIAL TEETH.

The inventions of Mr. A. GABRIEL have brought the practice of his profession to so high a degree of perfection, that partial or entire sets of Teeth can be promptly and perfectly adjusted, and in such manner as to be removed and replaced at pleasure; to be worn without the least inconvenience; to present the appearance of natural Teeth of great beauty; and to incapable of any noxious effect upon the mouth.

The operations of extracting, stopping, &c., &c., performed with the utmost care and attention.

CHILDREN'S TEETH REGULATED.

Misfits by other Dentists remodelled at a trifling cost.

AT HOME
DAILY FROM 10 A.M. TO 5 P.M.,
AT No. 9, RAMPART ROW, FORT.

ATTENDANCE AT POONA IN THE SEASON AND BY APPOINTMENT.

Mr. GABRIEL will be happy to visit Patients at their own residences without extra charge.

All letters requesting attendance should be addressed as above.

References to Patients.

CHARTERED MERCANTILE BANK OF INDIA, LONDON, AND CHINA.

EXCHANGE.

The Bank grants Drafts on London, Scotland, and Ireland, Circular Notes negotiable in Egypt, Syria, and the principal Towns of Europe, at the following current rates of Exchange:—

On London, at 6 ms' sight above £50		2s. 1d.	per Rupee.
„ 4	do.	2s. 0¾d.	
3	do.	2s. 0½d.	
2	do.	2s. 0½d.	
1	do.	2s. 0¼d.	
On demand		2s. 0d.	
On Scotland	do.	1s. 11¾d.	„
On Ireland	do.		
Circular Notes for the use of Travellers on the Continent and to Europe Overland at 1 day's sight.		1s. 11½d.	„

The Bank purchases Bills and grants Drafts payable in Calcutta Madras, Ceylon, Hongkong, Shanghai, Singapore, Penang, Mauritius, Yokohama, and Tuticorin.

The Bank also draws on the Branches of the Bank of New South Wales.

INTEREST ALLOWED.

On Floating Deposits payable on demand if not less than Rs. 1,000 or above Rs. 50,000 at 2 per cent. per annum.

ON FIXED DEPOSITS.

Fixed Deposits for 12 months' sight... 6 per cent.
„ „ 3 „ ... 4

Fixed Deposits may generally be availed of for the Bank Bills on London at advertised rates, without notice.

COMMISSION.

The Bank takes charge of Government Securities, Shares in Banks and other Companies, without charge, and realizes interests and Dividends thereon on the following terms:—

If to be remitted in Bank's Drafts, without charge.

If to be paid in India, a Commission will be charged of a ½ per cent.

On returning Government Paper, or Share Certificates out of safe custody, or when sold on paying the proceeds of such sale in India, a commission will be charged of ½ per cent. But if proceeds are remitted on the Bank's Drafts, without charge.

Commission charged on purchase and sale of Government Securities.

All Letters should be addressed and all Hoondees made payable to the Agent, Chartered Mercantile Bank of India, London and China.

Bombay, 27th Sept. 1864. W. JACKSON, Agent.

BANK OF INDIA.—Incorporated, with Unlimited Liability, under Act No. XIX. of 1857, of the Legislative Council of India.

"CAPITAL.—SIXTY LACS OF RUPEES, IN 24,000 SHARES OF Rs. 250 EACH, WITH POWER TO INCREASE.

Head Office, Bombay.

BOARD OF DIRECTORS.

HON'BLE A. J. LEWIS, Esq. Advocate General,
W. COOPER, Esq. | H. B. H. TURNER,
A. R. SCOBLE Esq | LIMJEE MANOCK[illegible], Esq.

Auditors.

CHARLES MACDONALD, Esq | THOMAS MILLER Esq.

Solicitors.—MESSRS. KELLY & HORE.

London Bankers—THE LONDON JOINT STOCK BANK.
Branches—Calcutta. Hongkong.

EXCHANGE.

The Bank grants Drafts on the London Joint Stock Bank at the following rates:—

At 6 months' sight ...	at 2s. 0¾d.	per Rupee.
4 do. ...	at 2s. 0½d.	„
3 do. ...	at 2s. 0½d.	„
2 do. ...	at 2s. 0¼d.	„
1 do. ...	at 2s. 0¼d.	„
On demand ...	at 2s. 0d.	„

DEPOSITS.

Interest will be allowed as follows:—
On Current Accounts ... 2 per cent.
Deposits for 3 months certain ... 3 „
„ 6 „ ... 5 „
„ 12 „ ... 7 „

No interest allowed on Current Account Balances under Rs. 1,000 or over Rs. 50,000, unless by special agreement.

ADVANCES.

The Bank grants Loans against Government Securities, &c. and discounts Government and approved Private Bills and Hoondies.

COMMISSION.

On the purchase or sale of Government Securities, Bank or other Shares, ½ per cent.

Government or other Securities received for safe custody and interest or Dividends thereon drawn free of charge.

On returning Securities out of safe custody, ½ per cent.

Orders and Hoondies should be made payable, and all letters addressed, "To the Manager Bank of India."

Any information as to rules of business may be had on application at the Bank, or by letter to the Manager.

Bombay, 1st October 1864. JOHN GRAY, Manager.

THE ALLIANCE BANK OF BOMBAY (LIMITED).

Incorporated in accordance with Acts XIX. of 1857, and VII. of 1860 of the Legislative Council of India.

SUBSCRIBED CAPITAL.—SIXTY LACS OF RUPEES, IN 24,000 SHARES OF 250 RUPEES EACH,
With power to increase.

TEMPORARY OFFICE—RAMPART ROW.

BOARD OF DIRECTORS.

CHARLES FREWEN KELLY, Esq., *Chairman.*
JOSEPH A. SASSOON, Esq.
HURBUM NURSEY, Esq.
GHELLABHOY PUDDUMSEY, Esq.
SEROJEE VELLJEE, Esq.

CURRENT ACCOUNTS.

Interest allowed at 2 per cent per annum on balances exceeding Rs. 500 and not more than 50,000, and one per cent. per annum on balances exceeding Rs. 300 and not more than Rs. 500.

Interest is not allowed on balances of more than Rs. 50,000 except by special arrangement.

DEPOSITS.

The Bank will receive money on deposit in sums of Rupees 100 and upwards, subject to 15 days' notice of withdrawal on either side, and allow Interest thereon at 2 per cent. below the Bank of Bombay minimum rate of discount, rising or falling therewith, but not exceeding five per cent. per annum. Parties having current accounts can transfer any portion of their credit balance to deposit account.

Notice of changes in the rate of interest will be given by advertisement only.

At the expiration of the 15 days' notice of withdrawal of a deposit, the Interest will cease, unless the Depositor express his wish to continue the deposit subject to further notice.

Unless money shall have been lodged for fifteen days prior to the notice of withdrawal, no interest will be allowed thereon.

FIXED DEPOSITS.

Subject to 12 months' notice of withdrawal	7 per cent.	per ann.
Do. 6 do.	do.	6½ do.	do.
Do. 3 do.	do.	6 do.	do.

COMMISSION.

The Bank takes charge of Government Securities, Shares in Banks and other Companies, without charge, and realizes Interest and Dividends thereon on the following terms:—

If to be remitted in the Bank's Drafts, without charge.

If to be paid in India, a commission will be charged of ½ per cent.

On delivering up Securities deposited for safe custody, a charge of ½ per cent will be made.

On the sale or purchase of Government or other Securities, ½ per ct.

Any further information as to rules of business may be obtained on application at the Office, or by letter to the Manager.

Office hours ... 10 A. M. to 4 P. M.
Saturdays ... 10 A. M. to 1 P. M.

By order of the Board of Directors,
Bombay 31st August 1864. W. F. WESCHE, Manager.

THE ASIATIC BANKING CORPORATION.

Incorporated by Royal Charter.

SUBSCRIBED CAPITAL £500,000 WITH POWER TO INCREASE TO £2,000,000 (TWO CRORES OF RUPEES).

CAPITAL CALLED UP £500,000.

HEAD OFFICE—No. 4, LOMBARD STREET, LONDON.

BOARD OF DIRECTORS.

FRANCIS BOYKETT, Esq., Chairman (Messrs. Timothy Wiggin & Co.)
J. A. RUSSELL, Esq., Deputy-Chairman (Messrs. Grey and Coles, London, and Grey & Co., Bombay.)
THOMAS CARDWELL, Esq. (Messrs. Thomas Cardwell & Co., London, and Cardwell, Parsons & Co., Bombay).
CHARLES A. FEARON Esq. (Messrs. Fearon & Co., London, and late of Messrs. Augustine Heard & Co., China).
WILLIAM MAITLAND, Esq., (Messrs. Mackillop Stewart & Co., Calcutta).

General Manager.—Harry John, Esq.
Bankers.—The Bank of England and the London Joint Stock Bank.
Agents in Scotland.—The British Linen Company.
Agents in Ireland.—The National Bank.
Brokers.—Messrs. Foster and Braithwaite.
Solicitors.—Messrs. Freshfields and Newman.
Auditors.—Messrs. Coleman Turquand Youngs & Co.

Agencies and Branches of the Bank have been established at Bombay, Calcutta, Singapore, and Ceylon, and others are in the course of being organised at Hongkong and Shanghai.

PROMOTERS IN BOMBAY.

The Hon. MICHAEL H. SCOTT (Messrs. Ritchie, Steuart & Co.)
ROBERT HANNAY, Esq., (Messrs. Grey & Co.)
COWASJEE JEHANGHIR, Esq.

BOMBAY AGENCY.

Temporary Offices.—No. 2, Rampart Row, (next to the Bank of Bombay.)

EXCHANGE.

The Bank grants drafts on the London Joint Stock Bank, London at the following rates of Exchange:—

6 months' sight	...	2s. 1¼d.
4 do.	do. ...	2s. 0¾d.
3 do.	do. ...	2s. 0½d.
2 do.	do. ...	2s. 0½d.
1 month's	do. ...	2s. 0¼d.
Demand ...	...	2s. 0d.
On Ireland and Scotland...		1s. 11¾d.

The Bank will also be prepared shortly to grant Drafts and Letter of Credit on other places in India, China and the East, where Branches and Agencies are in the course of being established, also to purchase or collect Bills on the same places.

DEPOSIT.

Interest is allowed on Current Accounts at the rate of 2 per cent. per annum on the Daily Balances.

On fixed Deposits for 3 months certain... ... 3 per cent.
„ 6 „ ... 5 „
„ 12 „ ... 7 „

No Interest will be allowed on Deposits under Rs. 1,000 or above Rs. 50,000 unless by special arrangement.

Deposits for a longer period than 12 months, will be received by the Corporation on terms, which may be arranged, on application to the Agent.

COMMISSION AND AGENCY BUSINESS.

Customers may deposit with the Corporation for safe custody, free of charge, Government and other Securities and Bank and other Shares and Certificates.

Interest or Dividends will be collected on the same, also free of charge, if remitted to Europe in the Bank's Bills; otherwise a charge of ½ per cent. will be made.

On sales or purchases of Government and other Securities ½ per cent.

On delivering up Securities deposited for safe custody, ½ per cent.

By order of the Directors,
Bombay, 2nd Sept. 1864. ANTHONY MORRISON, Agent.

CENTRAL BANK OF WESTERN INDIA.—

HEAD OFFICE—BOMBAY.

CAPITAL, ONE MILLION STERLING. PAID-UP, ONE MILLION.
RESERVE, ONE HUNDRED THOUSAND.

OFFICES IN INDIA.

Calcutta, Madras, Sholapore, Surat, Ahmedabad, and Indore.
London Bankers—London and County Bank.

INTEREST ALLOWED.

On Current Deposit Accounts above Rs. 1,000 and not exceeding Rs. 50,000, repayable on demand, at 2 per cent. per annum.

On Deposits for 3 months certain 3 per cent. per annum.
Do. „ 6 „ „ 5 „ „
Do. „ 12 „ „ 6 „ „

For two years and not exceeding five years 7 per cent. per annum Interest payable half-yearly.

EXCHANGE.

The Bank grants Drafts on London on demand, and at from one day to six months' sight, and Drafts on Scotland and Ireland on demand.

The Current rates of Exchange are:—

Bills	London, at 6 months' sight	2s. 1d.	per Rupee.
Do.	at 4	do.	2s. 0¾d.	do.
Do.	at 3	do.	2s. 0½d.	do.
Do.	at 2	do.	2s. 0½d.	do.
Do.	at 1	do.	2s. 0¼d.	do.
Do.	on Demand	do.	2s. 0d.	do.
Scotland and Ireland.		do.	2s. 0d.	do.

Drafts at 6 months' sight are not granted for less than £50, and amounts under £20 are only drawn for payable on demand.

The Bank also purchases Bills and grants Drafts on Calcutta, Hongkong, and Shanghai.

COMMISSION.

On the sale or purchase of Government and other Securities ½ per cent. on the amount realised or invested.

The Bank receives Government and other Securities for safe custody, free of charge, the Interest or Dividends thereon being credited to account or remitted home in the Bank's Bills, also without charge.

On Interest or Dividends, or on proceeds of Securities by sale, ½ per cent. commission charged if the amount be paid in India; if remitted home by the Bank, no commission charged.

On returning Securities out of safe custody ½ per cent. commission.

Hours of business 10 A.M. to 4 P.M.: Saturdays 10 A.M. to 1 P.M.

Bombay, 26th Oct. 1864. EDWIN HEYCOCK, Manager.

THE BOMBAY CITY BANK (LIMITED.)—

Incorporated under Acts XIX of 1857 and VII. of 1860 of the Legislative Council of India.—CAPITAL SEVENTY-FIVE LACS OF RUPEES IN 30,000 SHARES OF RUPEES 250 EACH, WITH POWER TO INCREASE.

OFFICES—No. 2, CHURCH GATE STREET.

BOARD OF DIRECTORS.

R. AHLERS, Esq., Chairman, (Messrs. Volkart Brothers.)
ARDASEER CURSETJEE DADY, Esq., (Messrs. Cursetjee Ardaseer Sons & Co.)
R. T. PRICE, Esq., (Messrs. Roper, Price & Co.)
MERWANJEE NUSSERWANJEE BHOWNUGGREE, Esq.
BHUGWANDASS PURSHOTUMDASS, Esq.

Solicitors.
Messrs. ACLAND and PRENTIS.

London Bankers,
THE BANK OF LONDON.

Exchange.

Bills on London	6 months' sight	2s. 1d.	per Rupee.
Do.	at 4	do.	2s. 0¾d.	do.
Do.	at 3	do.	2s. 0½d.	do.
Do.	at 2	do.	2s. 0½d.	do.
Do.	at 1	do.	2s. 0¼d.	do.
	On Demand		2s. 0d.	do.

The Bank is making arrangements for granting Drafts on Calcutta and China.

Current Accounts.

Interest at 2 per cent. per annum will be allowed on Daily Balances if not less than Rupees 500, nor exceeding Rs. 50,000, unless otherwise specially arranged.

Fixed Deposits.

Subject to 3 months' notice 4 per cent. per annum.
„ 6 „ 5 „
„ 12 „ 7 „

Discounts, Loans, &c.

The Bank discounts local Bills and Hoondees and grants Loans on Government and other approved Securities.

Commission.

The Bank will receive Government and other Securities, for safe custody free of charge, for constituents.

Commission will be charged as follows:—
On purchase or Sale of Securities ... ½ per cent.
On realizing Interest or Dividends ... ½ „
On delivering up Securities from safe custody. ... ½ „

Any further information as to the rules of business may be obtained at the Bank or on application by letter to the Manager.

By order of the Board,
T. R. K. DAVISON, Manager.
Bombay, 26th October 1864.

THE AGRA AND UNITED SERVICE BANK

(LIMITED.)—*Incorporated by Royal Charter.*—ESTABLISHED IN INDIA, 1833.

SUBSCRIBED CAPITAL, £2,000,000 (TWO MILLIONS STERLING.)
PAID-UP CAPITAL, £1,000,000 (ONE MILLION STERLING.) RESERVED FUND, £2,25,000—(Rs. 22,50,000.)

Head Office.........LONDON. | Branch Office.........EDINBURGH.
BRANCHES IN INDIA—CALCUTTA, BOMBAY, MADRAS, AGRA, LAHORE AND KURRACHEE.—BRANCHES IN CHINA—SHANGHAI, HONGKONG.—BRANCH IN NEW SOUTH WALES—SYDNEY.

The Bombay Manager grants drafts on London, also Circular Notes negotiable in Egypt and the Continent of Europe.

The following are the current rates of Exchange:—
On London at 6 months' sight ...... 2s. 1d. per Ru[illegible]
„ 4 do. ...... 2s. 0¾d.
„ 3 do. ...... 2s. [illegible]
„ 2 do. ...... 2s. [illegible]
„ 1 do. ...... [illegible]
On Demand ... [illegible]
Circular Notes ... [illegible]

INTEREST [illegible]

1. On Floating, or Current D[illegible] than Rs. 1,000 or more than [illegible]
2. On Fixed Deposits at [illegible]
3. On Fixed Deposits [illegible]
4. On Fixed Deposi[illegible]

Fixed Deposits may [illegible] London without not[illegible]

The notice of wi[illegible] money, or at any [illegible]

Interest is cr[illegible]

No interes[illegible] or over 50,[illegible]

The Fu[illegible]

[illegible]

The [illegible] and other [illegible] Dividends, [illegible]

On return[illegible] custody, a charge will be made of ½ per cent.

On the purchase or sale of Government Securities and Bank or other Stock, ½ per cent.

REMITTANCE.

The Bank realizes Drafts or Hoondies payable in the Presidency for remittance to Europe in the Bank's Bills on London.

To obviate disappointment to parties at a distance, it is hereby notified that the Bank will, whenever so requested, transmit the first of Exchange direct, on being furnished with the correct address of the party at Home to whom the remittance is to be sent, if to a lady, her Christian name or names should be given in full.

Parties are requested to address "*The Manager of the Agra United Service Bank (Limited,) Bombay*," and to make all Orders or Hoondies payable to him.

Hours of business from 10 to 3
Saturdays.....................10 to 1

Bombay, 3rd September 1864. F. A. FLINDERS, Manager

THE CHARTERED BANK OF INDIA, AUSTRALIA, AND CHINA.

HEAD OFFICE—20, THREADNEEDLE STREET, LONDON.
INCORPORATED BY ROYAL CHARTER.
PAID-UP CAPITAL—£8,00,000.
Reserve Fund, £1,05,000.

COURT OF DIRECTORS, 1864-5.

THOMAS ALEXANDER MITCHELL, Esq., M.P. CHAIRMAN.
JOHN ALLAN, Esq. | JOHN JONES, Esq.
PETER BELL, Esq. | DONALD McLACHLAN, Esq.
JAMES FRASER, Esq. | W. S. LINDSAY, Esq., M.P.
JOHN GLADSTONE, Esq. | WM. MACNAUGHTAN, Esq.
ALEXANDER MILLER, Esq.

London Bankers. { The Bank of England. The City Bank.

Branches and Agencies.

Bombay Kurrachee, Calcutta, Rangoon, Singapore, Batavia, Hongkong, Shanghai and Hankow.

BOMBAY AGENCY.

EXCHANGE.

The Bank's Agency in Bombay grants Bills of Exchange on THE CITY BANK, London, at the following rates, viz.:—

6 months' sight (not under £50)	at 2s. 1d.	per Rupee.
4 do.	at 2s. 0¾d.	„
3 do.	at 2s. 0½d.	„
2 do.	at 2s. 0½d.	„
1 do.	at 1s. 11¾d.	„
On Demand (Head Office)	at 1s. 11½d.	„

DEPOSITS.

Interest is allowed on CURRENT ACCOUNTS at 2 per cent. per annum, on the daily balance, and on Fixed Deposits, as follows:—
Repayable in one sum, at 3 months' notice, 3 per cent.
Do. 6 do. 5 „
Do. 12 do. 6 „

No Interest allowed on Current Account Balances under Rs. 1,000 nor on Deposits above Rs. 50,000, unless by special arrangement.

REMITTANCE.

The Bank's Agency realizes Drafts or Hoondies on the Presidency for remittance to Europe in the Bank's Bills on London without charge.

All Drafts, or Hoondies, forwarded for realization, to be made payable to the "Chartered Bank of India, Australia, and China, or order."

When a remittance is to be made to a lady, her Christian name must be given.

COMMISSION.

On the sale or purchase of Government Paper, Bank Stock and other Securities, ½ per cent.

The Bank receives Government and other Securities for safe custody, free of charge, the Interests or Dividends thereon being credited to account, or remitted home in the Bank's Bills.

On Interest or Dividends, or proceeds of Securities by sale ½ per cent. commission charged if the amounts be paid in India; if remitted home by the Bank, no charge.

On delivering up Securities, deposited for safe custody, ½ per cent.

Bombay 11th October 1864. J. L. BRODIE, Agent

THE BANK OF HINDUSTAN, CHINA, AND JAPAN (LIMITED.)

ધી બેંક આફ હીંદુસથાંન ચાંઇના જેપાંન
(લીમીટેડ.)

دهي بينک آف هندوستان چينا آند جاپان
(ليميٽيڊ)

CAPITAL TWO MILLION STERLING, IN 20,000 SHARES OF £100 EACH.

HEAD OFFICE—1, Bank Buildings, Lothbury E. C., London.

BOARD OF DIRECTORS.

JAMES NUGENT DANIELL, Esq., *Chairman.*
RICHARD SPOONER, Esq., (late Commissioner of Customs, Bombay,) *Deputy-Chairman.*
WILLIAM FREDERIC BARING, Esq.
THOMAS COTTERELL, Esq.
J. HENRY REYNELL DE CASTRO Esq.
PHILIP SHORE FLETCHER, Esq.
WILLIAM HARRISON, Esq.
DEANE J. HOARE, Esq.
HENRY YOUNG, Esq., (late Chief Secretary to the Government, Bombay.

Committee in Bombay.

D. SASSOON, Esq., *Chairman.*
The Honorable PREMBABOY HEMABHOY.
HAJI ESMAIL HAJI HUBIB, Esq.

Bankers.

LONDON ....The Bank of England.
Do. ....The Alliance Bank (Limited.)
LIVERPOOL ....Do. do.
MANCHESTER ....Do. do.
SCOTLAND ....The National Bank of Scotland
IRELAND ....The National Bank.

The Bank grants drafts on London, Liverpool, or Manchester, at the following rates of Exchange:—

Six months' sight...	2s. 1d.	per Rupee.
Four „	2s. 0¾d.	do.
Three „	2s. 0½d.	do.
One „	2s. 0d.	do.
On demand on Bank of England.	1s. 11¾d.	do.
On Scotland and Ireland...		
Circular Notes payable in Egypt and the principal towns on the Continent of Europe...	1s. 11½d.	do.

Drafts on *the Bank of England*, on *Scotland* or *Ireland* are issued payable *on demand* only.

To prevent disappointment to persons at a distance who may purchase the Bank's Bills on Europe, the Manager will, whenever so desired, forward the first of exchange direct on being furnished with the address of the person to whom the Bill is to be sent. *In all instances where a Bill is required in favour of a lady, her Christian name must be given in full.*

The Bank will negociate Bills payable in London, Liverpool or Manchester, and will also purchase or grant drafts payable in Calcutta, Hong Kong Shanghai or Colombo.

CURRENT ACCOUNTS.

Interest allowed at 2 per cent. per annum on balance exceeding Rs. 500 and not more than 50,000, and one per cent. per annum on balances exceeding Rs. 300 and not more than Rs. 500.

Interest is not allowed on balances of more than Rs. 50,000 except by special arrangement.

FIXED DEPOSITS.

Subject to 12 months' notice of withdrawal	6 per ct. per ann.
Do. 9	do.	do.	5½ do.	do.
Do. 6	do.	do.	5 do.	do.
Do. 4	do.	do.	4½ do.	do.
Do. 3	do	do.	4 do.	do.

If the deposit be taken in the Bank's draft on Europe, the notice of withdrawal will generally be dispensed with.

The Bank reserves to itself the right of paying off or of modifying the terms of Fixed Deposits, on giving one month's notice.

Government Paper and other Securities received for safe custody, and the interest remitted by the Bank's draft, free of charge.

The Bank will procure enfacement of Government Paper on account of Constituents and forward the same to the Head Office without charge.

It is particularly requested that all orders or Hoondees may be made payable to, and all communications addressed
"*The Manager, Bank of Hindustan, (Limited,) Bombay.*"

Bombay, 14th Oct. 1864. JOHN H. RYLAND, Manager.

THE IMPERIAL BANKING AND TRADING COMPANY.

ધી ઇમપીરીઅલ બેંકીગ એંડ તરેડીંગ કંપની

INCORPORATED UNDER ACT XIX. OF 1857, OF THE LEGISLATIVE COUNCIL OF INDIA.

Capital Sixty Lacs of Rupees in 24,000 Shares of Rs. 250 each, with power to increase.

FIXED DEPOSITS.

Interest will be allowed as follows:—
Subject to 3 months' notice 4 per cent. per annum.
Do. 6 do. 6 do.
Do. 12 do. 8 do.

ADVANCES.

The Company grants Loans against Government Securities, Joint Stock Company's Shares, &c., and discounts Government and Approved Private Bills and Hoondees.

MARINE INSURANCE.

The Company also accepts Marine risks on the usual terms.

REGISTERED OFFICES, No. 27, MEADOW STREET.
By order of the Board of Directors,
JEHANGHIR RUSTOMJEE MODY, Secretary.
Bombay, 19th August 1864.

COMPTOIR D'ESCOMPTE DE PARIS.—

Incorporated by National Decrees of 7th and 8th March 1848 and by Imperial Decree of 20th July 1854. PAID-UP CAPITAL—Francs 40,000,000 (£1,600,000). RESERVE FUND—Francs 10,000,000 (£400,000.) *Head Office.*—14, *Rue Bergere Paris.* Agencies at Bombay, Calcutta Hongkong, Shanghai, Bourbon (Reunion), and Saigon.

London Bankers.

UNION BANK OF LONDON; GENERAL CREDIT AND FINANCE CO., OF LONDON, (Limited); and MESSRS. C. J. HAMBRO AND SON.

BOMBAY AGENCY.

OFFICES—No. 9, RAMPART ROW.

This Agency grants Drafts and Letters of Credit and purchases or collects Bills on the abovementioned places, as also on the principal Towns of Continental Europe, on Madras, Pondicherry, Kurrachee, Ceylon, Mauritius, Singapore, Sydney and Melbourne.

EXCHANGE.

Drafts granted as follows:
On London 6 months' sight.............2s. 0¾d. per Rupee.
3 do do............2s. 0½d. „
Sight..............2s. „
On France 6 months' sight...frs. 2-61 cts. „
3 do do.........2-55 „ „
Sight...............2-48 „ „

DEPOSITS.

Interest at 2 per cent. per annum allowed on Current Deposits payable on demand, of not less than Rs. 1,000, nor more than Rs. 50,000.

On fixed Deposits at
3 months' notice 3 per cent. per annum.
6 ditto do
12 ditto do.

DISCOUNTS, LOANS, &c.

The Agency discounts approved Local Bills, grants Loans on Government Paper, Bullion, Bank Stock, and approved Shares and other Securities.

Any further information as to rates of business &c., may be had at the Office, or on application by letter to the undersigned, to whom all remittances should be made payable.

Bombay 15th Oct. 1864. OTTO MULLER, Manager.

THE ROYAL BANK OF INDIA.—*Incorporated, with unlimited liability under the Act of the Legislative Council of India No. XIX. of 1857.*—CAPITAL SIXTY LAKHS OF RUPEES IN 30,000 SHARES OF Rs. 200 EACH, WITH POWER TO INCREASE.

BOARD OF DIRECTORS.

ANDREW GRANT, Esq., *Chairman.* | BYRAMJEE HORMUSJEE CAMA, Esq.
W. P. STEARNS, Esq. |
J. E. GRIMM, Esq. | KAESANDAS MADHAVADAS, Esq.
DINSHAW MANOCKJEE, Esq.

Auditors.

ALEX. STEWART, Esq. | JAMES BEVIS, Esq.

London Bankers,
THE LONDON AND COUNTY BANK.

EXCHANGE.

Bills on London at 6 months' sight at	2s. 0¾d.	per Rupee.
„ 4	do.	2s. 0½d.	„
„ 3	do.	2s. 0½d.	„
„ 2	do.	2s. 0d.	„
„ 1	do.	1s. 11¾d.	„
„ On demand	do.	1s. 11½d.	„

Drafts at 6 months' sight are not granted for less than £50, and amounts under £20 are only drawn for payable on demand.

The Bank purchases Bills and grants Drafts payable in Calcutta, Ahmedabad, Surat and Belgaum.

All Treasury Drafts, Hoondies, and other orders for realization to be endorsed, "Pay to the Royal Bank of India, or order."

CURRENT ACCOUNTS.

Interest allowed at 2 per cent. per annum on balance[illegible] ing one lac, or at 3 per cent. per annum if interes[illegible] lowest balance at credit of the account for [illegible] atter case interest will be allowed on any [illegible] lacs.

FIXED DE[illegible]

Subject to 1 month's no[illegible]
Do. 3 d[illegible]
Do. [illegible]
Do [illegible]

Any in[illegible] at [illegible]

[illegible] If to be paid in India a commission will be charged of ½ per cent.

On delivering up Securities deposited for safe custody a charge of ½ per cent. will be made.

On the sale or purchase of Government or other Securities ½ per cent.

Any further information as to rules of business may be obtained on application at the office, or by letter to the Manager.

Office hours 10 A. M. to 3 P. M.
Saturdays 10 A. M. to 1 P. M.

T. C. YOUNG, Manager.
Church Lane Street, Bombay, 4th October 1864.

DELHI BANK CORPORATION (LIMITED.)

—ESTABLISHED 1844—INCORPORATED 1860.

PAID UP CAPITAL ....Rs. 25,00,000.
RESERVE FUND .... 1,70,000.

Head Office ...	...DELHI.
Manager ...	...J. C. PARRY, Esq.
Secretary...	...H. P. HEALY, Esq.

BRANCHES.

Bombay ...	...Agent W. B. THOMPSON, Esq.
Calcutta ...	„ D. LANCASTER, Esq.
Allahabad ...	„ H. B. McLEAVY, Esq. (Offg.)
Mussoorie ...	„ J. HEALY, Esq.
Lucknow ...	„ C. H. RUSHTON, Esq.
Jubbulpore ...	„ E. S. STAMP, Esq., (Offg.)
London ...	„ THE UNION BANK.

EXCHANGE.

6 months' sight ...	...at 2s. 1¼d. per rupee.
4 do. ...	...at 2s. 0¾d. „
3 do. ...	...at 2s. 0½d. „
2 do. ...	...at 2s. 0½d. „
1 do. ...	...at 2s. 0¼d. „
On demand ...	...at 2s. 0¼d. „
On Scotland and Ireland	at 2s. 0d.

Bills are purchased and sold on England, Calcutta, Madras, Bombay Agra, Lahore *and on every large Town in India.*

Government Securities bought and sold.

Loans granted and Promissory Notes, of short date, discounted.

Bills for and under £10 can only be granted at sight.

Bills for less than £50 are not drawn at four or six months' sight.

The Corporation draws also on Melbourne and Sydney in Australia.

The Corporation and all its Branches will always be happy to transmit, free of charge, the first of Exchange direct to England on being furnished with the correct address of the party to whom the remittance is to be forwarded.

Drafts on Calcutta, Madras, Lahore, and all the principal stations in the Upper and Lower Provinces, granted at the Exchange of the day.

BOMBAY PRESIDENCY BANK LIMITED

—*Incorporated with limited liability under Acts XIX. of 1857 and VII. of 1860 of the Legislative Council of India.*

SUBSCRIBED CAPITAL.—ONE CRORE OF RUPEES IN 40,000 SHARES OF Rs. 250 EACH, WITH POWER TO INCREASE.

Board of Directors.

A. C. GUMPERT Esq., *Chairman.*
NOWROJEE ARDASEER DAVUR, Esq.
PESTONJEE NOWROJEE POCHAJEE, Esq.
DOSSABHOY FRAMJEE CAMA, Esq.
NOWROJEE MANECKJEE WADIA, Esq.

OFFICES—No. 40, MEDOW STREET, FORT.

Auditors.

WM. NIXON, Esq., (of Messrs. Killick, Nixon & Co.)
ARTHUR HUSON, Esq. (of Messrs. Robinson & Co.)

Solicitor.

W. H. CRAWFORD, Esq.

London Bankers.

THE UNION BANK OF LONDON.

EXCHANGE.

The Bank grants drafts on the Union Bank of London at the following rates of Exchange:—

6 months' sight.	. . . . .	2s. 1d.	per Rupee.
3 do.	do.	2s. 0¾d.	„
2 do.	do.	2s. 0½d.	„
1 do.	do.	2s. 0¼d.	„
Demand.	. . . . .	2s. 0d.	

Drafts for amounts under £20, are only drawn for payable on demand.

REMITTANCE.

For the convenience of Constituents or others not resident in Bombay, the Bank will, when so requested, remit the first of Exchange of its drafts direct to Europe on being furnished with the address of the person to whom the draft is to be sent, if to a Lady her Christian name or names should be given in full.

All Hoondees or orders for realization should be made payable to The Bombay Presidency Bank (Limited), or order."

CURRENT ACCOUNTS.

Interest is allowed at the rate of 2 per cent. per annum on daily balances of Rs. 500 and not exceeding Rs. 50,000, unless otherwise arranged for.

FIXED DEPOSITS

Interest is allowed on deposits subject to
3 months' notice of withdrawal 4 per cent. per annum.
6 „ „ 6 „ „
12 „ „ 8 „ „

No interest allowed on Deposits under Rs. 500 or above Rs. 50,000 unless by special agreement.

ADVANCES AND DISCOUNT.

The Bank advances Money on Bullion, Land, Houses, Government Securities, Shares and Merchandize, and discounts approved Bills and Hoondies.

COMMISSION.

The Bank undertakes the purchase and sale of Government or other Securities and receives the same for safe custody, and the realization of Interest or Dividends on the following terms:—

On purchase or sale ½ per cent.

On drawing interest or dividends, ½ per cent.

On delivering Securities out of safe custody, ½ per cent.

Any information as to rules of business may be had on application at the Bank or by letter to the Manager.

Hours of business ...10 A. M. to 3.30 P. M.
Saturdays ... ...10 A. M. to 1 P. M.

By order of the Board of Directors
Bombay 27th Sept. 1864. ROBERT J. PRINGLE, Manager.

BOMBAY JOINT STOCK CORPORATION (LIMITED.)

બામબે જોઇનટ સટાક કારપોરેશન (લીમીટેડ.)

INCORPORATED IN ACCORDANCE WITH ACT XIX. OF THE LEGISLATIVE COUNCIL OF INDIA.

Capital 60 Lacks of Rupees in 20,000 Shares of Rs. 300 each, with power to increase to One Crore and Twenty Lacks.

BOARD OF DIRECTORS.

SORABJEE PESTONJEE FRAMJEE, Esq., of Messrs. S. & N. Nasserwanjee, *Chairman.*
AARON MOSES GUBBAY, Esq., of Messrs. D. Sassoon & Co.
LIMJEE MANACKJEE, Esq., of Messrs. Manackjee, Limjee Sons & Co.
VURJEEVUNDASS MADHOWDASS, Esq., Banker.
NUSSURWANJEE MANACKJEE PETIT, Esq., of Messrs. Manackjee Nussurwanjee Sons & Co.

Auditors.

PESTONJEE DHUNJEEBHOY, Esq., of Messrs. Cursetjee Nusserwanjee Cama & Co.
JEHANGEER GUSTADJEE, Esq. of the Central Bank of Western India.

Solicitors.

MESSRS. KEIR and RAMSDEN.

CURRENT ACCOUNTS.

The Corporation allow interest at the rate of 3 per cent. per annum upon all balances from 500 to 50,000 Rupees; above the latter amount a special arrangement will be requisite.

FIXED DEPOSITS

Subject to 12 months' notice of withdrawal 7 p.ct.p.ann.
„ 6 „ „ 6 „
„ 3 „ „ 5 „
„ 2 „ „ 4 „

ADVANCES.

The Corporation make advances upon the Deposit of Government Securities; Bank and other Shares; upon Merchandise and Shipping Documents; likewise upon approved personal security.

They further undertake to promote or participate in promoting Joint Stock Companies or other Associations by taking shares therein and advancing monies for the purposes thereof.

DISCOUNTS.

Bills and Hoondies discounted at the current rates of the day.

COMMISSION.

On the sale or purchase of Government, Bank, or other Securities ½ per cent.

Securities received for safe custody and Interest or Dividends thereon drawn Free; on delivery up of the same, ½ per cent. will be charged.

EXCHANGE.

The Corporation grants Drafts on the branches of the Central Bank of Western India.

Further information may be obtained on application at the Corporation's Office, No. 24, Rampart Row, or by letter to the Manager.

By order of the Directors,
Bombay, 26th August 1864. E. LIVINGSTON, Manager.

SALES BY AUCTION.

DINSHAW HORMUSJEE & Co., No. 10, Forbes Street.

THIS DAY, WEDNESDAY, the 2nd instant, Messrs. DINSHAW HORMUSJEE & Co. will sell by Public Auction, at their Rooms, a Case of Tubins Perfumes consisting Scent Bottles, Powder Puff in Boxes, Casmaticks, Toilet Water, Perfume, Oil Powder, Eau de Cologne, in large Bottles, few Carpet and Oil Cloth, Cloths, Bags, a few Reams of Note Papers, Iron Door Locks, Jars of Salted Salmon, a few Dozen Douglas Hair Wash, Hair, Lotion, Gelatine Lime Cream, Tooth Powder and Revolving Hair Brushes, &c. &c.

AN AUCTION SALE OF FELT AND TWEED HATS, BOOTS AND SHOES, BLACKING, STATIONERY, AND CRICKETING KIT, ANGOLA TWEED, AND BROAD CLOTHS, &c., IN THE UPPER PART OF THE PREMISES LATELY OCCUPIED BY MENESSE AND Co., HUMMUM STREET, FORT.

On TUESDAY, the 8th instant, and if necessary following days, Messrs. DINSHAW HORMUSJEE & Co. have received instructions from J. T. GOOD, Esq., to sell by Public Auction on the upper part of the premises lately occupied by Menesse & Co., Hummum Street, Fort, the portion of the merchandise shipped by Thomas Short, Junior, for the late firm of Hunt, Monnett & Co., the same consists of several cases of Felt and Tweed Hats, Boots and Shoes, 100 Dozens of Day and Martin's Blacking, Angola Tweed, Broad Cloths, Stationery, and Cricketing Kit, few Dinner Sets and Garden seeds, &c.

The property will be on view from Monday the 7th instant.

FOR SALE ON COMMISSION.

Just Landed.

A few sets of new plated mounted Carriage and Gig Harness.
Two Cases of Fresh Quinine 1 oz. Bottles.
Boxes of Carriage and Table Candles.
1 Silver Hunting Watch by "J. Cragg" in Morocco Case.
Do. Open faced do.

DINSHAW HORMUSJEE & Co.
Bombay, 2nd November 1864.

SADANUND SHRICRISTNAJEE & Co.

WEEKLY SALE.

THIS DAY, WEDNESDAY, the 2nd instant, Messrs. S. SHRICRISTNAJEE & Co. will hold their usual Weekly Auction Sale of Piece Goods, Twists, &c., when they will submit for public competition a large quantity of Grey Shirtings, Longcloths, Dhoties, Lappetts, Chintz, &c. &c.

4 Cases Windsor Toilet, Honey and Fancy Soaps.
2 „ Pomades.
150 Boxes Bar Yellow Soaps.
50 Bales Grey T Cloth.
10 „ „ Shirting.
2 „ Manias.
4 Cases superior Muslin.
4 Cases Wall paper.

On account of the first purchaser, Abdoolcarim Hyderbhoy:—
284 Tins Preserved Milk.

S. SHRICRISTNAJEE & Co.
Forbes Street, 2nd November 1864.

RUSTOMJEE PESTONJEE, Auctioneer.

SALE BY PUBLIC AUCTION.

By order of the Administrator General.

RUSTOMJEE PESTONJEE will sell by Public Auction, on, the MONDAY, 7th proximo, at his room, in Meadow Street, the effects of the late Captain Mearns, of the Barque *Prince Frederick William*, consisting of a Sextant, a Quadrant, Books, Wearing Apparel and Sundries.

ALSO,

By order of the Committee of Adjustment,

The Sundry Effects of the late Conductor F. Hanson of the Ordnance Department, deceased.

ALSO,

[illegible] small and Choice assortment of Millinery and Parcel [illegible]d Jewellery such as Ear-rings, Broaches, Lockets, [illegible]

RUSTOMJEE PESTONJEE, Auctioneer.
[illegible]eet, Bombay, 2nd October 1864.

[illegible] Co., 3, Marine Street, Bombay

[illegible]ual Auction Sale.

[illegible] the 7th instant, Messrs. CRAWFORD & [illegible] Public Auction at their Rooms:—
[illegible]y Shirtings.
T. Cloths.
Longcloth.
Jacconets.
[illegible]kin.
[illegible]ed Scarfs.
[illegible]lassware, consisting of Honey, Sugar [illegible] Liquor, Wine, Champaigne and Claret [illegible]ugs, Tumblers, Finger Basins, &c. &c.
[illegible] Earthernware, consisting of Dinner, [illegible]nd Toilet Services, &c. &c.
[illegible]ze Meat Safes.
[illegible]dstead [illegible]

[illegible]ovember 1864. CRAWFORD & Co.

[illegible] PENSIONERS' AND WIDOWS' [illegible]rdeo.—Supported by Voluntary Contri[illegible]ns to the above Institution of Clothes [illegible]le for the Pensioners' Library), will be [illegible]l and duly acknowledged by the Secre[illegible]

[illegible]nesley, Treasurer, Captain Turner, [illegible]

SUN FIRE OFFICE.—The undersigned are prepared to accept risks on Dwellings and Ware-houses in Bombay and the Mofussil.

LECKIE & Co., Agents Sun Fire Office.

ROYAL INSURANCE COMPANY.—Capital £2,000,000 sterling. Funds in hand exceed £1,000,000.

		£	s.	d.
Fire Premiums for year 1860 ...		262,077	19	11
Do. do.	1861 ...	292,402	19	1
Do. do.	1862 ...	300,690	15	11
Do. do.	1863 ...	341,668	3	2
Showing an increase over 1862 of ...		40,977	7	3

RESERVED FUND, £1,66,015.

Policies covering risks on Merchandise and Buildings in Bombay continue to be granted by the above Company through their Agents. DETACHED BUNGALOWS AND HOUSEHOLD FURNITURE insured on very favourable terms.

ROYAL INSURANCE COMPANY.

LIFE BRANCH.

The undersigned, under instructions from the Head Office, are prepared to receive Proposals for Life Assurance with the above Company from Residents in India, and will be happy to afford every information regarding Rates of Premium, Participation in Profits, &c., to intending applicants for Insurance.

CAMPBELL, MITCHELL & Co.
Agents Royal Insurance Company.
Bombay, 16th September 1864.

(POLICIES INDISPUTABLE.)

ALBERT LIFE ASSURANCE COMPANY

Established 1838.

For the Assurance of Lives and for Granting Annuities and Endowments.

HEAD OFFICES, 7, WATERLOO PLACE, PALL MALL, LONDON WITH BRANCHES AT CALCUTTA, MADRAS, BOMBAY, CEYLON, AGRA, AND HONGKONG.

And Agencies throughout the United Kingdom and Her Majesty's Indian Empire, and in most of the principal Towns on the Continent of Europe.

CAPITAL—HALF A MILLION STERLING.

Accumulated Fund upwards of £714,000. Revenue about £300,000.

New Business progressing at the rate of nearly £40,000 per annum in Premiums.

One of the distinguishing features of this Company has always been its prompt settlement of claims.

The sum paid to claimants up to the present time (inclusive of Bonuses) rather exceeds ONE MILLION TWO HUNDRED THOUSAND POUNDS STERLING.

BOMBAY BRANCH.

Local Board of Management.

The Hon. Arthur J. Lewis, Advocate General.
R. N. Wylie, Esq., (Messrs. Ewart, Latham & Co.) Merchant.
R. L. Tracey, Esq., Messrs. Ritchie, Steuart & Co., Merchant.
Framjee Nusserwanjee, Esq., Retired Merchant.

Medical Officer.

Saville M. Pelly, Esq., F.R.C.S., Presidency Surgeon.

Solicitors.

Messrs. Bickersteth, Cleveland and Peile.
Agents.—Messrs. Ewart, Latham & Co.

Bankers.

The Bank of Bombay.
The Agra and United Service Bank.

Secretary.

C. H. Ogbourne, Esq., F.S.S.

ADVANTAGES OFFERED TO ASSURERS.

Policies indisputable. Bonuses triennial.

Lives assured through the Indian Branch may reside or travel in any part of the world except the Western Coast of Africa.

Immediate reduction to English rates on the lives Assured reaching Europe. Promptitude observed in issuing Policies. No charge for Entry-money, Policies or Medical Fees. Premiums may be paid in one sum, or Yearly, Half-Yearly, Quarterly, or Monthly.

Thirty days of Grace allowed for yearly and Half-yearly payments, and fifteen for Quarterly or Monthly.

Assignments of Policies registered without charge. Assurances may be revived within six months of the date on which the Premium became due. Civil rates charged on the lives of Military officers holding Civil appointments (Police and Constabulary Corps excepted). Policies may, at the time of being effected, be made payable in London at the rate of two Shillings sterling per Company's Rupee.

SPECIAL NOTICE

The rates of Premium charged by this Company will be found upon comparison to be generally lower than those of other Offices:—The "With Profits" rates are very considerably lower, and in some cases amount to *little more than two-thirds* of what is charged, so that Assurers upon that scale secure an immediate and permanent advantage independently of further benefits derived from triennial divisions of Profits.

FOR EXAMPLE

The following Premiums are required at the undermentioned ages for the Assurance of Rs. 1000 for the whole term of life with Profits; the rates for the non-participating scale being about 10 per cent. lower.

Age.	CIVIL.						MILITARY.					
	Half-yearly.			Monthly.			Half-yearly.			Monthly.		
	Rs.	as.	p.	Rs.	as.	p.	Rs.	as.	p.	Rs.	as.	p.
20	16	8	0	2	14	9	19	8	0	3	7	2
30	20	0	0	3	8	8	22	0	0	3	14	3
40	25	0	0	4	6	10	26	0	0	4	9	4
50	33	0	0	5	13	6	33	8	0	5	14	11
60	46	0	0	8	2	4	47	0	0	8	5	8

THE SHORT TERM PREMIUMS have recently been materially reduced, and the following examples shew the Annual Premiums required for the assurance of Rs. 1,000 for the different periods at the respective Ages.:—

Age.	CIVIL.				MILITARY.			
	1 yr.	3 yrs.	5 yrs.	7 yrs.	1 yr.	3 yrs.	5 yrs.	7 yrs.
25	27	28	28	28	34	34	34	35
35	31	32	32	33	36	37	37	37
45	39	40	41	42	42	43	44	45
55	53	55	56	58	54	56	57	59

Half yearly, Quarterly and Monthly payments in proportion

Annuities and Endowments granted on favourable terms and every description of Life Assurance Business transacted.

For further particulars, forms of Proposal, Reports. Prospectuses, &c., apply to the Secretary.

EWART, LATHAM & Co., Agents.
C. H. OGBOURNE, Secretary.
1, Bruce, Lane, Bombay 15th March, 1864

FOR SALE.

THE BOMBAY ARMY LIST, and the BOMBAY CIVIL LIST, including the Ecclesiastical establishment, corrected to the 30th September 1864, now ready at the *Bombay Gazette* Office, 39, Medow Street, Fort.

ST. ANDREW'S LIBRARY.
THACKER, VINING & Co.
Just Published.

TABLES of the Pay of the Medical Officers under the three Presidencies, as laid down in the Bengal G. G. O. No. 507, dated 20th June 1864, showing the results for broken periods in any month.

THACKER, VINING & Co.

ST. ANDREW'S LIBRARY.

THACKER VINING & Co.

READING FOR TRAVELLERS.

The following Cheap Novels are now procurable at the above Establishment.

Volumes at Rs. 1-8.

Ambition or the Prelate
Annie.
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Bel Demonio.
Ballrow Travellers.
Cross Purposes.
Criminal Celebrities.
Cruise of the Daring.
Charles the Bold.
Captain Fancourt.
Cawth Maloney.
Duke's Motto.
Diary of a Physician.
Discipline.
Davenport Dunn; 2 Vols.
Darnley.
Dodd Family.
Eustace Conyers.
Emma De Lissau.
Evil Eye or the Black Spectre.
Falcom Family.
Fabian's Tower.
Gilbert Gurney.
Gentleman Jack.
Heckington.
Hinch Bridge.
Harry Lorrequer.
Handy Andy.
Improvisatore.
Journey of Life.
Jottings from my journal.
Julamerk.
Kate Hamilton.
Knight of Gynne.
Left her Home.
Lizzie Leigh.
Life in Israel.
Lady Jane Grey.
Lewell Pastures.
Letters from Foster.
Lottery of Marriage.
Leonard Lindsay.
Mary Seaham.
Maretimo.
Morals of May Fair.
Man with Broken Ear.
Mary Stewart.
Modern Novelists of France.
Martyrs to circumstance.
Mont Blanc.
Old English Gentleman.
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